Ryan J Melton

Authorised Financial Adviser

Ryan has already worked in finance and business, with over five years of experience in client care and management.

Before joining Financial Planning NZ Ltd, now known as OnePlan for Retirement, Ryan was a Registered Financial Adviser for Momentum Life Ltd. This role provided valuable insight into the backend processes of the insurance sector and highlighted key focal points when offering a comprehensive financial plan.

Prior to his time with Momentum Life, Ryan consulted retirees throughout New Zealand with solutions to their concerns about diminishing mobility. At this time, Ryan was in his early twenties, so seeing the realities of aging first hand was a humbling and eye-opening experience that gave him a deeper understanding of the underlining drivers of the human condition when one is faced with insurmountable odds. An interesting outcome of his consultations was that when clients were asked what mattered most in life their answers, although unique, would usually fit into one of four categories:

- Independence: being able to do what you want when you want
- Connection: spending time with the people who matter most
- Purpose: feeling that you're contributing to the world in a meaningful way
- Health: physical and mental wellbeing are they key foundations to a fulfilling life

Ryan's first position in consultative selling was working as a commission-only seller for one of the world leaders in face-to-face marketing. In this organisation he was quickly promoted to a leadership position where he provided education and direction to a sales team of more than fifteen. During this time, Ryan completed a Diploma in Events Management, Cert IV in Business Management and Cert III in Business from One Step Further, The International Institute of Excellence.

From his varied experiences with individuals from all walks of life, Ryan came to the realisation that the difference between thriving or surviving in retirement was the underlining framework of a rigid financial plan.

Having completed his studies in finance, achieving his Authorised Financial Adviser qualification and teaming up with Greg Moyle, a Financial Planner with experience spanning over thirty years, Ryan feels it is time to utilise his combined skills to help his clients shape the retirement of their choice.