Beese • Fulmer
Private Wealth Management
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# Ryan T. Fulmer, President

Ryan T. Fulmer is President of Beese Fulmer Private Wealth Management. He serves as a portfolio manager and a member of the firm's investment committee with responsibility for making investment recommendations in the Financial Services and Technology sectors.

A significant portion of Ryan's time is spent focusing on high-net-worth and ultra-high-net-worth individuals and families counseling them on complex wealth issues. Every client's investment portfolio is customized for their own unique circumstances (lifestyle spending, tax and estate circumstances, and risk tolerance) and built with individual fixed-income and equity securities to maximize the associated benefits of complex tax and estate planning techniques implemented by their professionals.

## Experience

Extensive experience working with individuals and families who are looking to maintain their lifestyle in retirement. Ryan works with clients to holistically analyze their asset allocation, total wealth, spending, gifting, and other cash flows to ensure that their portfolio has the best probability of achieving their goals.

Wide-ranging experience counseling families with generational wealth through the complexity of creating next-generation stewards, while maintaining the elder's lifestyle in a tax-efficient manner. Expertise in constructing portfolios that maximize the related benefits of intricate tax and estate planning techniques (which may include: revocable and irrevocable trusts, generations skipping trusts (GSTs), Intentionally Defective Grantors Trusts (IDGT's), family limited partnerships, etc.).

Comprehensive experience working with clients and their professionals (accountants, valuation experts, merger and acquisition counsel, and investment bankers) to estimate how deal structures will affect lifestyle spending and generational wealth goals after the completion of a business's sale or stair-stepped exit to private equity.

Prior to joining the firm, Ryan worked at Goldman Sachs in New York City providing investment research on regional banks to mutual funds, pension funds, sovereign wealth funds, hedge funds, and ultra-high-net-worth clients. He also worked as an analyst at FSI Group a long-short hedge fund that specialized in investing in the financial sector.

## Education

Denison University, Granville, Ohio: Bachelor of Arts in Economics

## Civic Involvement & Awards

Board Member: Akron Zoo

Board Member: Aultman Health Foundation

Board Member: Early Childhood Resource Center (ECRC)

Author: Repository's Ask the Rational Investor

Ryan was selected as one of 20 outstanding leaders under the age of 40 by ystark and the Repository.