About Us

Our Story

Your Retirement Advisor's mission is to make preparing financially for retirement easier and more affordable, while helping people transition into retirement with "sustainable for life" retirement income. With our approach, we focus on teaching people strategies to help save right today and spend right tomorrow, while still enjoying all that life has to offer.

Powered by technology, process and research, our unconventional approach integrates education, planning, solutions and advice with the goal of making your retirement more efficient and effective.

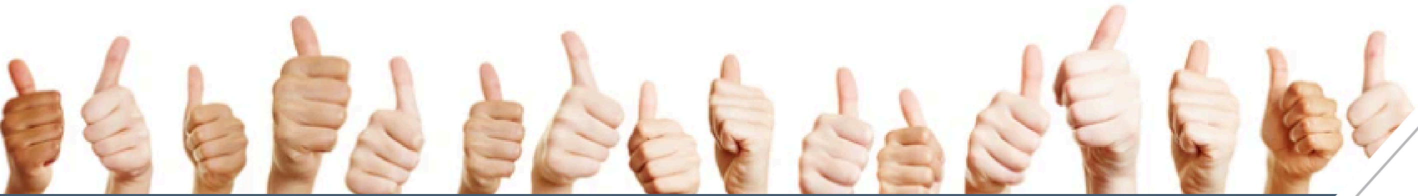
Our company is guided by the 4 major principles:

1. **Clients Come First –** We put our students' and clients' needs above all else, period.
2. **Excellence in Retirement Planning –** Our focus is on retirement planning, and we strive for excellence in everything we do, period.
3. **Knowing More Means Having More –** Education is at the heart of all progress and at the heart of everything we do. We believe that knowing more truly means having more, period.
4. **Make the World a Better Place –** Whether it's through our work we do with clients or volunteer coaching a local group of kids or spending quality time with our own kids or family, we will always strive to make the world a better place, period.

Our History

After graduating from the University of New Hampshire in 1985, Brian joined his father as an advisor, and together they formed Saranovitz Capital Management, Inc. (SCM). During his first three years after college, Brian balanced a career playing professional football and advising SCM clients.

In 2015, Norman retired and SCM was replaced with a new entity co-founded by Brian and Lynn Toomey. The duo saw the need and struggle many baby boomers faced with retirement planning challenges and formed the company Your Retirement Advisor, Inc. (YRA). Their mission for this new entity was to create a unique service that focused on retirement planning for baby boomers that would educate first, followed by the creation and implementation of a comprehensive financial plan. We call our approach EPIC (Educate, Plan and Implement with Confidence). We believe that you can live an EPIC retirement when you follow our approach.



YRA is proud of its commitment to educating people all over the United States about proper retirement planning and the many risks that a proper retirement plan mitigates. This pursuit began with in-person retirement classes at local colleges and universities in Massachusetts. Today, due to the pandemic, YRA offers virtual retirement classes and by extension of this, retirement planning services throughout the country. The silver lining of the pandemic is that YRA is now able to make our services much more accessible to people anywhere in the country.

Our Team

Brian Saranovitz: Co-founder and CEO of Your Retirement Advisor, Inc. Brian has spent his life playing sports, most notably professional football following college. When he's not reading white papers or books on retirement, Brian juggles spending time with his large family and group of friends — many of whom are clients too!

Jayne El-Ghoul: Office Manager/Client Liaison. Jayne has been with the company for over 25 years and is always available to connect with clients on any needs or questions they may have.

Colleen Smith: Registered Servicing Advisor. Colleen provides a myriad of advisor/client support. She has her Series 7 license and is a registered investment advisor with several years experience in financial services.

Jake DiBattista: Advisor Assistant/Client Service Coordinator. Jake supports the advisory team, provides client service support and is involved in operations, technology and marketing projects.

Finley: Chief Rollover Specialist. Finley is a five-year-old Pit Bull/Boxer rescue from Puerto Rico. Everyone loves Finley, and Finley loves everyone on two and four feet.

Lynn Toomey: Co-founder of Your Retirement Advisor. While not involved in day to day activities or with clients, Lynn has provided marketing, operations, and strategic guidance to the team, and has been a key contributor to YRA's success.

Do you have a Fiduciary duty to clients, and is this put in writing?
Yes and yes. As a Registered Investment Advisor (RIA) under the SEC, Brian, Kent and Anderson act as fiduciaries to all clients, acting in their best interest.

What are your qualifications and licenses?
Brian Saranovitz is a licensed Registered Investment Advisor (RIA) under the SEC and a licensed Series 7 Stockbroker under the Financial Industry Regulatory Agency (FINRA). Being Series 7 licensed allows Brian to offer a wider breadth of investment opportunities that RIAs-only cannot offer. He is also a licensed Life Insurance, Health Insurance and Annuity broker.

Are any of your investments you offer fee-based?
All portfolios we create are under our RIA registrations and are fee-based. This aligns our interest with yours...we do better when you do better.

Do you offer commission-based products?
As fiduciary's for our clients, we analyze all solutions, whether fee-based or commission-based, within the financial services industry. We discuss all options with you to determine what is the best overall strategy and solutions for inclusion in your plan, at the most reasonable cost.

What are my all in costs?
We believe in 100% fee transparency. You will receive a fee schedule that highlights all costs. Also, when we prepare your investment overview, called the YRA Re-Allocation Roadmap Report, not only is your exact portfolio allocation provided, but TOTAL fees associated with each allocation.

Do you provide any references potential clients can contact?
We have over 300 clients and will provide a listing of client references you can call or email to discuss their experiences with our retirement planning services. We also recommend you any advisor's background at BrokerCheck. Click here for link to Brian's BrokerCheck.

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