



## **RYAN WERT**

EXPERT IN PRESERVING  
FINANCIAL STORIES  
THROUGH STRATEGIC  
INSURANCE DESIGN.

# **Ryan Wert**

## **Founder and Principal Agent of BrightStar Insurance Partners**

Ryan Wert has consistently recognized that thoughtful financial planning requires clarity, patience, and precision. As the Founder and Principal Agent of BrightStar Insurance Partners, he leads a firm dedicated to creating life insurance strategies for high-net-worth individuals, business owners, and senior executives. His focus includes premium-financed life insurance and liquidity planning, all designed to preserve the financial stories that clients have worked hard to build. Through careful design and clear communication, he helps clients understand not only what their plans accomplish but also how each element supports their broader financial vision.

### **Entering the Industry**

He began his career in the insurance field at a boutique brokerage that specialized in high-value, complex planning cases. From the outset, he was drawn to the profound impact that properly structured life insurance could have on individuals. He realized that beyond its financial utility, it could stabilize uncertain transitions, protect businesses, and preserve generational wealth. These early experiences taught him that the real purpose of his work went far beyond selling policies. Instead, it was about designing customized solutions that fit each person's individual needs and goals.

During his early years, he worked alongside consultants, attorneys, and financial institutions that valued accuracy, transparency, and logic. These collaborations shaped his understanding of what makes planning effective. Clients quickly learned that they could rely on him for honest and straightforward explanations, rather than sales-driven conversations. This early commitment to clarity and integrity became a lasting part of his professional identity, influencing how he approaches every client relationship today.

## **Founding BrightStar Insurance Partners**

When he founded BrightStar Insurance Partners, his vision was to create a firm centered on customized planning and open communication. Every solution designed under his leadership reflects a client's true financial objectives, liquidity requirements, and family dynamics. He believes that meaningful planning must take into account not only numbers and projections but also the values and priorities that guide family and business decisions.

His process involves detailed modeling, clear explanations, and an open exchange of ideas. Clients understand each part of their plans—the reasoning behind the design, the potential benefits, and how it aligns with their broader financial structure. This approach enables clients to make informed decisions, ensuring they understand how their strategies will perform and evolve over time. He emphasizes clarity over complexity, ensuring that every client fully understands their options and the long-term implications of their decisions.

## **Strategic Life Insurance Planning**

Over the past decade, he has worked with clients to secure multimillion-dollar life insurance coverage, while also helping them maintain liquidity for estate and business planning purposes. His expertise in premium-financed life insurance enables clients to access the necessary protection while keeping their capital actively invested elsewhere. For business owners, he designs plans that provide liquidity without compromising their family's financial security. For executives managing concentrated equity or deferred compensation, he develops strategies that strike a balance and minimize exposure to market volatility.

Each plan is developed according to the client's specific goals, risk tolerance, and financial responsibilities. He treats every case individually, giving each one the attention and precision it deserves. This deliberate, personalized approach has become his professional hallmark. His focus on quality over volume continues to shape his reputation for reliability and thoughtful execution.

## **Professional Network and Reputation**

Through his leadership, BrightStar Insurance Partners has established itself as a trusted partner to attorneys, accountants, private banks, and family offices. These professionals consistently refer clients to him because they trust his ability to integrate insurance planning into broader financial and estate strategies. His communication style is direct, organized, and transparent. He clearly outlines assumptions, costs, and potential outcomes, ensuring that every stakeholder has a complete understanding of the plan.

There are no hidden agendas or overly complex presentations—just structured, straightforward planning that any advisor can support. His firm's growth has come primarily from referrals, a reflection of the confidence others place in his work. Although insurance companies have recognized him for his achievements and performance, he views client referrals as the highest form of recognition. When a client sends someone they value to him, it affirms that trust is built through consistent follow-through and genuine results.

## **Working Approach and Client Trust**

He begins every engagement by gaining a deep understanding of the client's financial picture, responsibilities, and long-term objectives. Through detailed modeling, he illustrates how various strategies might perform under changing market or economic conditions. He provides clients with complete visibility into funding requirements, lender interactions, anticipated returns, and governance structures.

This thorough and transparent process enables clients to make informed decisions, reduces transaction costs, and enhances plan stability. Many of his relationships span years, often encompassing significant life milestones. For him, the foundation of trust lies in daily actions—promptly returning calls, offering clear explanations, and maintaining consistent communication. These small moments of reliability form the basis of the long-term relationships he has built with his clients.

## **Community Values and Philanthropy**

He grew up in Folsom, California, where he learned the importance of accountability and giving back at an early age. These values continue to guide his personal and professional life. For over five years, he has supported the Folsom Police Foundation, contributing to initiatives that enhance community safety and engagement. He also supports the Odisha Society of America, an organization that provides educational opportunities for underprivileged youth in India.

Now residing in Winter Park, Florida, he remains closely connected to his family and community. Outside of work, he enjoys golf and has spent time coaching youth football. Through coaching, he has observed how leadership, patience, and teamwork foster meaningful growth—lessons that closely align with his approach to guiding clients through the financial planning process. Each interaction, whether on the field or in the office, reflects his belief in growth through consistency and understanding.

## **Professional Presence Today**

Today, he continues to lead BrightStar Insurance Partners with a calm, straightforward approach rooted in respect and clear communication. He believes that people make better financial decisions when they fully understand their choices and feel confident in their advisors. This belief guides every conversation, plan design, and client relationship.

The firm continues to expand through strong referrals and enduring professional partnerships. He remains personally involved in each major case, ensuring that every plan reflects both the client's current circumstances and future aspirations. His commitment to precision, honesty, and clarity continues to define his work and the reputation of his firm.

Working with Ryan Wert means collaborating with someone who values transparency, steady guidance, and long-term relationships. His mission is to help clients protect and preserve their financial legacies through thoughtful, well-structured planning. Ryan Wert continues to lead his firm with the same patience, clarity, and dedication that have defined his career from its inception.