



# PLATINUM

SUMMIT

AUGUST 26 – AUGUST 29, 2024  
MONTAGE PALMETTO BLUFF | BLUFFTON, SC





**Ralph Adamo**

Ralph Adamo began his career in the financial services industry in 1985, quickly recognizing that clients require broader services and a personalized plan to address their concerns and needs in today's complex world. His clients soon realized that he had an inherent ability to go beyond the surface and understand the deeper emotional elements underlying financial issues and those clients referred their friends, family, and colleagues to him. His portfolio of business grew steadily.

From career inception and over the years Ralph prepared himself to address the increasingly complex array of financial services that comprise a truly comprehensive and far-reaching multi-generational wealth management program by acquiring the well-respected ChFC, CLU credentials along with a Master of Science in Financial Services (MSFS) from The American College. He is an investment advisor representative (IAR).

**Integrity Wealth Management** | [radamo@integrityiwm.com](mailto:radamo@integrityiwm.com)  
Newport Beach, California



**David Arnold**

David Arnold is a CERTIFIED FINANCIAL PLANNER® at Arnold Financial Services, an independent firm based in Gaithersburg, MD. He's been in the industry since 2006 and graduated from the University of Maryland in 2003 with a Finance degree. He lives in nearby Potomac with his wife Lauren, their daughters Samantha, 6 and Madison, 1 and two cats; Howie and Fred. He has two young daughters, so there's no such thing as spare time. In theory he'd like to golf and ski every once in a while.

**Arnold Financial Services** | [david@arnoldfinancialllc.com](mailto:david@arnoldfinancialllc.com)  
Gaithersburg, Maryland

**Thomas Baird**

Thomas A. Baird is a CERTIFIED FINANCIAL PLANNER® Professional (CFP®) with Veritas Wealth Management LLC. Mr. Baird graduated with high honors from Baylor University with a degree in finance. He began his career with the Houston office of Arthur Andersen & Co. in 1983 before entering the financial planning profession in 1986. In 1987 Mr. Baird earned the CFP® professional designation. He has been admitted to the Registry of Financial Planning Practitioners and holds the NASD Series 7 and Series 63 Securities Registrations and the Group 1 Life and Health and Variable Insurance licenses. He is a Registered Representative and Investment Advisor Representative of Sagepoint Financial, Inc. He is securities registered in Texas, New Mexico, Maryland and Ohio.

**Veritas Wealth Management LLC** | [tbaird@baird-financial.com](mailto:tbaird@baird-financial.com)  
Houston, Texas

**Kari Jo Bear**

Kari Jo Thomann Bear began her career in the financial services industry in 2005 and is a CERTIFIED FINANCIAL PLANNER™. She is honored to have had the privilege and opportunity to work with her mentor, father and 40 year industry leader, John A. Thomann from the beginning of her career. Kari Jo has a passion for her community and has been an active board member on the Liberty Hospital Foundation (board of trustees) since 2015. In 2016, AssetMark chose Kari Jo as a recipient of their Community Inspiration Award, honoring her service to the Liberty Hospital Foundation. She is also a previous multi-year board member of the National Association of Women Business Owners (Kansas City chapter). Since 2010, Kari Jo has been a multi-year award qualifier and recipient of the Women In Insurance and Financial Services Circle of Excellence. Kari Jo is honored to have received the Best In Liberty for Financial Planning Consultants seven consecutive years 2018-2024.

**Thomann Financial Services, Inc.** | [rkari@thomannfinancial.com](mailto:rkari@thomannfinancial.com)  
Liberty, Missouri



**Elizabeth  
Bennett**

Beth has been in the finance industry since 1991. From venture capital and corporate America to individualized financial planning, her experience has given her a strong appreciation for financial planning and wealth management. She works with business owners on succession planning and their financial life after.

Beth provides each of her clients with a broad comprehensive perspective on wealth management guidance, preservation, estate planning and tax efficiency planning. She also focuses a portion of her practice on women and hosts a quarterly educational seminar "Savvy Women Invest" to educate women to make smart decisions with their money.

**Chesapeake Financial Planning & Tax Services**  
beth@chesapeake-financial.com | Annapolis, Maryland



**Patricia A.  
Besselman**

Patricia Besselman-Main, CFP® is a financial advisor in the greater New Orleans metro area and the principal of Besselman Wealth Planners, which celebrated its 50th anniversary in 2023. After receiving her bachelor's degree from Rice University, Patricia pursued studies and work abroad, living in Sydney, London, and New York before returning to her hometown in 2004 to join her father as a partner in his financial planning business. Through the years, Patricia has earned her CFP® designation; holds Series 7, Series 24, and Series 63 licenses; has been honored as a Gambit "40 under 40" professional; and is a current member of FSC's President's Club. When not serving clients, Patricia enjoys spending time with her husband and their two daughters.

**Besselman Wealth Planners** | pbesselman@besselmanwp.com  
Metairie, Louisiana





**Adam Bettis**

As vice president at Tax Favored Benefits with 15+ years of experience, Adam focuses on helping clients preserve and protect their assets and is passionate about sharing his wealth of knowledge with as many individuals and business owners as he can.

Holding the Accredited Investment Fiduciary® (AIF®) designation since 2012 means Adam certifies he has professional knowledge of fiduciary standards of care and their application to the investment management process.

TFB Advisors, LLC | [adam@tfbusa.com](mailto:adam@tfbusa.com)  
Overland Park, Kansas



**Daniel Billings**

At our firm, Daniel is involved in every aspect of the financial planning from creation to monitoring, making sure client goals and objectives are reflected.

Daniel earned his CERTIFIED FINANCIAL PLANNER® Professional designation in May of 2008. He is a graduate of Appalachian State University and holds a BSBA in Finance and Banking with a concentration in Financial Planning. He also completed FPA's residency program at Texas Tech University.

Daniel holds his Series 7 and 66 securities registrations as well as his NC Long-Term Care and Life and Health Licenses. He is a member of the Financial Planning Association and the Society of Financial Service Professionals.

Southeast Financial Services, Inc. | [daniel@sfs-inc.net](mailto:daniel@sfs-inc.net)  
Greensboro, North Carolina



## Anthony Blair

Anthony Blair began his career as a Registered Representative and Registered Principle in Springfield Massachusetts in 1984. After stops on Wall Street, and then to the Lincoln Center area of Manhattan, he relocated to Phoenix Arizona in 1988.

In 1994, he established Agrandar Associates, Inc., a firm dedicated to retirement plans and individual retirement planning. Anthony specializes in qualified plans, including 401(k), IRA, pension, and profit sharing plans, non-qualified plans, as well as key man, and buy sell agreements.

**Agrandar Associates** | [anthonyblair@agrandar.com](mailto:anthonyblair@agrandar.com)  
Scottsdale, Arizona



## Peter Blatt

Peter Blatt is the president of Center For Asset Management, LLC., an RIA located in Palm Beach Gardens, Florida. His firm is an SEC-regulated RIA and is still growing in assets and the value it adds to clients.

His goal is to grow his business. He received a bachelor's degree in accounting from Boston University, a law degree and LLM in Taxation from the University of Miami School of Law. The majority of his clients are working professionals or engineers who are at or near retirement. Peter has been married to Gina Blatt for 32 years. Gina is his partner and business manager. They have two sons, Ethan who is entering his fifth year at the School of Architecture at the University of Miami, and David who is a freshman at American University.

Peter is active in a mastermind group of other independent business owners who primarily work with AssetMark.

**Center for Asset Management** | [peter@cf-am.com](mailto:peter@cf-am.com)  
Palm Beach Gardens, Florida

**Bob Bleier**

Former Professional Quarterback, now Quarterback for Professionals. He has been in the financial services industry for over 35 years, taking tremendous pride in education and guiding clients as to the importance of present and future financial commitments. As a former professional athlete with the NFL New England Patriots, and a current NFL Alumni member, he and his team are committed, dedicated, focused, and disciplined to making a meaningful financial difference in my client's lives. Education is the foundation of his practice, as he strives towards building relationships through loyalty, honesty, and a dedication to financial awareness.

Honors & Awards: 2022 Rochester Business Journal Financial Leaders: AssetMark Community Inspiration Award Recipient: Invest in Others liO Award Recipient: Pacific Advisory Council: University of Richmond Robins Society: MDRT Foundation Bronze Knight: Camp Good Days "Ring of Fire": University of Richmond Athletic Hall of Fame: NYS "Section V" Athletic Hall of Fame: Greece "Hometown" Hall of Fame: Aquinas Hall of Fame: NYS Section V Hall of Fame: University of Richmond "All Time Greatest Quarterback": 1986 Blue Gray College All Star Game: Sporting News All American: Teddi Projects Award Recipient: Lifetime Member Top of the Table, Million Dollar Round table: Mark Dillon Memorial Award.

**The Platinum Wealth Group** | [bob@theplatinumwmg.com](mailto:bob@theplatinumwmg.com)  
Pittsford, New York

**Griffin  
Boustany**

I grew up in New York City and graduated from Penn State University. Prior to becoming a financial advisor, I worked in the automotive industry at ArcelorMittal, General Motors and General Motors Financial. I have a lot of passion for the automotive industry and the majority of my client base is tied to my work with GM and GMF. I left GM to work with Heather Rohrs at Masterpiece Financial Services in 2019. I live in Ann Arbor with my wife Emily, my two dogs Huron and Willow and my Savannah Ollie.

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Ann Arbor, Michigan



**Sara  
Brandston**

Sara Brandston is an Investment Advisor and Tax Accountant, who practices in NYC. She is always happy to join her colleagues to gain new insight that will help her clients.

**The Sara Brandston Group** | [invest@brandstongroup.com](mailto:invest@brandstongroup.com)  
New York, New York



**James Brophy**

It was natural for me to have an interest in business, given that my father is a wealth manager and entrepreneur. The decision to follow suit did not come easily though. Still, I could not shake a curiosity for all things financial which led me to the business focused Bentley University, where I studied economics and marketing. I found that those two subjects are about solving financial puzzles and understanding people.

I had the opportunity to intern at a wealth management firm near Bentley University during my junior year. That experience showed me that a wealth manager solves complex financial puzzles every day, and the puzzles they solve help people change their lives. This realization is what led me to join the team at Brophy Wealth Management, LLC.

**Brophy Wealth Management** | [jbrophy@brophywealth.com](mailto:jbrophy@brophywealth.com)  
Bedford, New Hampshire





**Stephen  
Brophy**

Over the last 34 years I have helped people who have been referred to me by friends and family. Our relationship started by working closely together to paint a picture of how they would like their future to look. As a result of this collaboration, we have become partners on the road to achieving their dreams.

I draw on my experiences as a tax accountant, an auditor of cities and municipalities, and a manager of corporate finance. I incorporate the knowledge I gained in obtaining my undergraduate degree in Accounting, and my Master of Science in Financial Planning. I have put an emphasis on continuing to learn and master my profession as evidenced by the designations I have studied hard for and earned.

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Bedford, New Hampshire



PLATINUM ELITE



**Jason Brotsky**

A financial services professional since 2002, Jason is primarily responsible for ensuring that all clients of Strategic Partners Financial Group receive a consistent, exceptional experience when working with our team. In addition, Jason proudly continues to serve a select group of clients as their wealth advisor. In recent years, Jason has also led a firm initiative to proactively partner with experienced legacy advisors in our communities to develop succession and continuity plans for the advisor and for his/her respective clients. He has experience in dealing with many different types of succession plans, and provides some unique resources to the legacy advisor in need of a continuity plan.

**Strategic Partners Financial Group** | [jason@spfgnow.com](mailto:jason@spfgnow.com)  
Wichita, Kansas





**J.A. Tyler  
Browning**

As the CEO and President of The Browning Group II, LLC, I have served the financial needs of retirees, pre-retirees, and business owners since 1993. The Browning Group II has built a reputation for extraordinary service, sound advice, and the ability to help our clients follow through on their goals and strategies. My mission is to build on our firm's success by helping clients build stronger, happier futures through tailored financial advice.

As an advisor, I have built a broad range of skills in Wealth Accumulation, Retirement Planning, Business Planning, Employee Benefits, and Individual Investment Consulting. I strive to be a comprehensive resource for all of my clients, and my goal is to be their only phone call for every financial need. The best part of my practice is that I get to help people build confidence in their vision of the future and work with them throughout their lives.

**The Browning Group II, LLC** | [tyler@browning-group.com](mailto:tyler@browning-group.com)  
Castle Rock, Colorado



**Stephen  
Brubaker**

Stephen Brubaker's guiding philosophy is, "to postpone is punishing; to plan is priceless." Since starting at ERSI, Stephen helps his clients daily to confront their financial situations and make informed decisions.

For Stephen, the most rewarding aspect of being part of the ERSI team culture is the continual growth mindset - how everyone is always pushing toward excellence, learning to create better outcomes for each client.

"Being in love with one's work is key. We laugh and support each other, but also help each other to achieve a group commitment to excellent service."

The clients Stephen works with have worked extremely hard building a business or career, and benefit from strategies for those who are beginning to experience success - and understand the importance of working with an advisor to see the big picture, not simply short term market activity.

**ERSI Wealth** | [stephen@ersiwealth.com](mailto:stephen@ersiwealth.com)  
Centennial, Colorado



**Cindy Bryant**

Cindy started working in the financial services industry in 1994 with a broker-dealer in Phoenix. In 2004, she was recruited by a firm affiliated with SunAmerica Securities, currently known as Osaic Wealth, Inc. She has had the honor of being a member of Osaic Wealth Inc. Leaders Council and previously served as Chairwoman on the firm's Management Advisory Council Board.

"I take it seriously when someone entrusts me with their financial information and shares their dreams and fears with me." "Helping clients prepare for their future and educating them in a way that calms their fears, makes my job incredibly satisfying."

Cindy provides a holistic approach to financial planning by drawing from her knowledge and experience as a Chartered Retirement Planning Counselor (CRPC), Registered Financial Consultant (RFC), and Certified Financial Fiduciary, established by the (NACFF).

**Momentum Financial Partners** | [cindy.bryant@momentumfp.net](mailto:cindy.bryant@momentumfp.net)  
Tempe, Arizona

**Jeff Buckley**

D. Jeffrey Buckley is a CERTIFIED FINANCIAL PLANNER® Professional and an associate attorney with the Stamm Law Firm in Williamsville, New York with 30 years of professional experience. As a fiduciary, an investment advisor representative and a licensed general agent, Jeff provides investment management, tax consulting, protection planning, health care planning, retirement income planning and estate planning expertise. Jeff was admitted as an Attorney in New York in 1994 and focuses his legal practice primarily in the areas of estate planning, business formation and counseling, retirement plan implementation, succession planning and estate administration. Jeff earned the CERTIFIED FINANCIAL PLANNER® Professional certification in 2010. He is an Investment Adviser Representative of The Ameriflex Group and a Registered Representative with SagePoint Financial and holds FINRA Series 4, 6, 7, 24, 31, 51, 53 and 63 licenses.

**Kautz/Buckley** | [jbuckley@kautzbuckley.com](mailto:jbuckley@kautzbuckley.com)  
Williamsville, New York



**David Burch**

With more than 50 years of experience in the financial industry, David Burch founded Lighthouse Financial Advisors in 2006 after serving in managerial positions at companies like Mutual of New York, Lincoln Financial Advisors, and Peachtree Planning Corporation. During David's tenure at these three companies, he spent most of his time recruiting, coaching, and training Financial Advisors. These skills have been important as David built his team at Lighthouse Financial Advisors, LLC to serve our clients.

David graduated from the University of Georgia in 1973 with a Bachelor's Degree in Risk Management and Insurance, and a minor in Management. David is also a graduate of LIMRA's Sales Management School and the Agency Management Training Course. To further his growth in Financial Services, David attended the American College of Financial Services in Bryn Mawr, Pennsylvania. David received his Charter Life Underwriter Designation in October of 1983 and Chartered Financial Consultants Designation in October of 1998 from the American College. David is a member of the Saint Simons Island Presbyterian Church where he has served as a Deacon and an Elder. He's also a member of the Sea Island Golf Club, Brunswick Country Club, the University of Georgia Presidents Club, and the University of Georgia's Terry College of Business Emeritus Board of Directors.

**Lighthouse Financial Advisors, LLC an AdvisorySouth Company**  
david.burch@advisorysouth.com | St. Simons Island, Georgia



**Sean Burr**

Sean grew up in Newport Beach to parents who showed him the value of hard work, education, and persistence. Sean studied business and economics and earned his degree from Chapman University then decided to pursue a career as an independent financial advisor. Sean and his wife live in Oak Park with their two very active boys. Family is the most important part of his life and he spends most of his free time with them. Sean is also involved in multiple charitable causes and gives his time to make his community a better place. When he can, Sean enjoys golf, good food and travel.

**Burr Financial, Inc.** | sean@burrfinancial.com  
Westlake Village, California



**Daniel  
Campbell**

Daniel Campbell is the founder of Perfected Wealth Management with a clear mission: to deliver exceptional wealth management services tailored to each client's needs. With a unique business model driven by advisor, client, and partner referrals, Daniel has cultivated a diverse clientele and attracted substantial investments. His expertise spans creating personalized investment portfolios, crafting retirement plans, forecasting cash flow, executing business succession strategies, and safeguarding assets. Daniel's professional trajectory in wealth management started at a boutique firm in Pasadena, CA, before he was recruited to Merrill Lynch, where he advised Bank of America's premier clientele. During his tenure, he earned the CERTIFIED FINANCIAL PLANNER™ designation, solidifying his expertise.

**Perfected Wealth Management | [daniel@perfectedwm.com](mailto:daniel@perfectedwm.com)**  
Irvine, California



**Michael  
Charleton**

Michael started his career in 1985 with IDS/American Express. He is a CERTIFIED FINANCIAL PLANNER® Professional, Certified Fund Specialist, and Certified Long Term Care Specialist with a bachelor's degree from the University of Rochester. Michael specializes in Retirement Income Distribution and has spoken at a variety of seminars, radio shows and industry conferences with key emphasis on planning, understanding client needs and behaviors, market trends, tax changes, long term care and investment strategy.

Michael lives in Fairport, NY with his son Max. Mike is an avid reader and is an advocate to the special needs community. In his spare time you will find him working out, enjoying the beauty of western New York or traveling the world.

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Rochester, New York



**Gwendolyn D.  
Chatham**



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I have been in the business many years and have seen the industry change drastically since my beginnings at E.F. Hutton. I decided to embrace a kinder, gentler life (both from a standpoint of lifestyle and taxes) and relocated from California to Nevada in 2018. We still maintain the California office, but I opened an office in Incline Village, Nevada that year as well. Our practice is unique from most in a number of ways. Our “team” consists of only three people, my partner, Alisa Sakowitz, and our assistant. We do not do any prospecting or marketing as our clients are strictly on a referral basis, principally from plaintiffs’ attorneys.

We have a small client base of high-net-worth clients from this source which comes with its own set of challenges. These are largely unsophisticated individuals with very special needs and large sums of money who require ongoing guidance. We work with trust attorneys, structure companies, CPAs, Private Fiduciaries, Medical coordinators to create a comprehensive plan, as well as the plaintiffs’ attorneys in structuring Minor’s Compromises for the court approval.

This type of clientele require special attention and consideration, but the rewards of saving them from financial disaster if left unprotected are monumental. When you sit across the table from some of these folks and they tear up and thank you for all that you do for them in making their lives a bit better, we look at each other and say, “that is why we do what we do.”

**Park Avenue Securities** | [gchatham@pacificadvisors.com](mailto:gchatham@pacificadvisors.com)  
Sacramento, California



**John Christy**

John T. Christy, CFP® was born and raised in the Kansas City area and graduated from Kansas State University with a B.A. in Business Administration, emphasizing Finance and Economics. During his time at Kansas State, John tutored students from different Colleges in Finance and Economics. Through this experience, John discovered his passion for empowering people to understand financial and economic concepts in an approachable fashion. He ultimately decided on a career in personal financial planning that, over two decades, has evolved into firm leadership which includes helping other financial advisors and wealth managers optimize their craft. Real estate investing has always been a passion for John and sharing that passion has become an important aspect to the mission of Craft & Sage Wealth and its clients. Over the last twenty years, it has become evident that the real estate community is deprived of sound advice by even the most credentialed financial professionals. As a result, John and his team take pride in providing best-in-class holistic wealth management to real estate investors including overall planning, tax optimization strategies, impacts on estate planning, financing strategies, 1031 exchanges, Delaware Statutory Trusts, Qualified Opportunity Zones, intermediated installment sales, various trust structures and overall strategies to make sure client’s real estate portfolios integrate with other aspects to their financial situation and ultimately legacy goals.

**Craft & Sage Wealth** | [jchristy@craftandsage.com](mailto:jchristy@craftandsage.com)  
Kansas City, Missouri



**Matt Clegg**

Matthew R. Clegg joined Wilson Investment Group in 2001 to provide customized strategies to his clients. His ability to make the most complex of financial issues simple to understand serves as a key component of his practice. Matt, a former senior tax consultant with a Big Four accounting firm, earned the CERTIFIED FINANCIAL PLANNER® Professional designation from the Certified Financial Planner Board of Standards in May of 2003. He is a Registered Principal and investment advisor representative.

Matt, a native of Heflin, Alabama, graduated with honors from Auburn University with a B.S. degree in Business Administration (Accounting) and from the University of Alabama with a Master's degree in Tax. Matt served as President for the Auburn City Schools Board of Education and is an active member of the Auburn Kiwanis Club. Matt is a graduate of both Leadership Lee County (2004) and Leadership Alabama (2019). Matt, his wife Jennifer, son Matthew, Jr., and daughter, Brantley, now reside in Auburn.

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**Stacy Clifford**

Stacy Clifford, AIF® is President and Founder of Holistic Wealth Advisors and has been providing wealth management services to families, businesses and community organizations in the Capital District and surrounding areas since 2002. Stacy was inspired to enter the financial services industry by her mother Sue Donovan, who began working with local families in 1980 as a financial advisor with IDS American Express. Sue was the first female hired by the Albany, NY branch on Wolf Road and built her business taking care of primarily women. Sue is still a member of the HWA team. According to Stacy, "Taking care of people was at the forefront of my mother's approach with her clients. She taught me at a young age what it means to put the needs of others first. Holistic Wealth Advisors was founded on the foundation of compassion for others, local presence and accessibility to our community, consistent communication, professional advice, and quality financial planning guidance." Stacy built Holistic from the ground up working with local families out of her home office. Holistic's headquarters is now in the center of Clifton Park, NY where it occupies 5,000 square feet of office space, has a team of 5 financial advisors and 5 support staff. With decades of financial industry experience, the HWA team is a well-rounded group of individuals that focus each and every day on the needs of our clients and helping others. Stacy was born and raised in Saratoga Springs, New York.

**Holistic Wealth Advisors** | [stacy@holisticwealthadvisors.com](mailto:stacy@holisticwealthadvisors.com)  
Clifton Park, New York



**Adam Ciepiela**

Adam heads the wealth management practice at Charles Stephen, working with individuals and families to create the strategies and structures required for preserving and growing wealth. He also directs the firm's business operations and relationships with third-party asset managers and other vendors.

Adam has a special interest in advising younger people to start planning early and takes every opportunity to speak to groups about financial wellness and security.

**Charles Stephen** | [adam@charlesstephen.com](mailto:adam@charlesstephen.com)  
Albuquerque, New Mexico



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**Stephen  
Ciepiela**

Steve founded Charles Stephen in 1983 with the late Charles Severino. Their shared vision was to help clients manage their finances with the goal of helping them live their lives the way they wanted. Together Chuck and Steve grew the firm into one of the leading financial planning firms in the Southwest.

Steve has been a financial planner for over 40 years, one of the very first in the United States to be licensed as a CERTIFIED FINANCIAL PLANNER® Professional (license no. 70). His depth of experience in financial and income planning, retirement planning, investment strategies, risk management, and business succession planning make him uniquely suited to create unique paths to security for any professional and personal circumstance.

**Charles Stephen** | [steve@charlesstephen.com](mailto:steve@charlesstephen.com)  
Albuquerque, New Mexico



**Mike Cobb**

Mike has over 35 years' experience in the financial service industry. As a CERTIFIED FINANCIAL PLANNER® Professional, he has met the rigorous experience and ethical requirements of the CFP Board and undergone the extensive certification process in the areas of the financial planning process, risk management, investments, tax planning and management, retirement and employee benefits and estate planning. Mike works closely with families and individuals to organize and simplify their financial lives with strategies based on their goals and objectives.

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Texarkana, Texas



**Neil Cohen**

Neil is a senior advisor at GCD Advisors. He works with his clients to provide financial planning, cash management, and investment management services as he helps them navigate difficult decisions. He also provides investment and tax analysis and constructs client portfolios. Neil brings years of experience helping people transition through traumatic life events (e.g. divorce and death of a spouse/partner). For people divorcing this includes helping the attorneys structure the most tax efficient outcome for his clients. Since 2005 Neil has been actively involved in the financial services industry and since 1985, he has been a practicing Certified Public Accountant. This combination of wealth management and tax expertise allows Neil to offer a uniquely comprehensive range of solutions to his clients, allowing them to gain a better understanding of their total financial picture. He loves helping people solve their financial issues, builds close relationships with clients, and makes it a point to be easy to reach.

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Lincolnshire, Illinois

**Daryl Cole**

Daryl Cole, CFP® graduated Cum Laude with a degree in economics from the University of California, Irvine. Daryl started as a financial advisor in 1995 with a goal of helping people accomplish their financial goals. He serves as Wealth Manager to numerous clients in Southern California as well as serving clients in many other states. Daryl has been invited to lecture in numerous venues, including California State University Fullerton and The University of California at Irvine Medical School. He has spoken and written articles on a variety of financial topics including: investments, retirement planning, college funding, tax strategies, and teaching money skills to children. Daryl and his wife Dee Dee are very active in their community and in their Church. His goal is to “make my corner of the world a better place.”

**Cole & Company** | [daryl@darylcole.com](mailto:daryl@darylcole.com)  
Orange, California

**Mark Colgan**

Mark Colgan has been a Wealth Advisor for three decades. But he's not just your average advisor; he's a **CERTIFIED FINANCIAL PLANNER®** Professional. His mission? To inspire and empower his clients to spend more time doing what they love. Located in the charming town of Pittsford, New York, Montage Wealth Management extends its services to clients across twenty-eight states. They are proudly affiliated with Commonwealth Financial Network®, which has repeatedly been ranked #1 in Independent Advisor Satisfaction Among Financial Investment Firms by J.D. Power. What distinguishes Montage is their belief in the power of collective expertise. Picture them as the financial Avengers – a team composed of experts, each contributing a unique perspective to the table. They make it a priority to network with several first-rate professionals who can enrich the client experience. Mark Colgan stands out in the finance world with his distinctive talent for assisting widows through the intricate maze of finance. Drawing from personal experiences, he has become an expert in this field. He's also an accomplished author with a bestseller under his belt. His book, 'Death's Red Tape: Your Guide for Navigating Legal, Financial, and Personal Transitions When a Partner Dies,' catapulted to Amazon's bestseller list a mere two days post-launch – now that's something to write home about! In addition to this, Mark is a respected contributing author for thestreet.com.

**Montage Wealth Management** | [mcolgan@montagewm.com](mailto:mcolgan@montagewm.com)  
Pittsford, New York



**Joyce Cool**

My partner Robert Ramos and I run a small office in La Plata, Maryland. I have the ChFC® and CASL® designations. This year marks my 25th year in the business. We formed our partnership in 2005 and are affiliated with The Investment Center, Inc., located in Bedminster, New Jersey. We work mostly with individuals and families, although we do manage some employer-sponsored plans. Our clients generally fit the mass affluent category and are looking for help with retirement, college, or estate planning in addition to investment management.

Our first junior advisor (who just so happens to be my daughter) joined us last year.

**Wealth Management Partners** | [jmcool@wealthmanagementpartners.biz](mailto:jmcool@wealthmanagementpartners.biz)  
La Plata, Maryland



**Harold Cooley**

Harold Cooley is managing partner for Navitas Wealth Advisors, heading up the East Coast office. Bringing more than three decades of experience in finance and investments, he leads the firm's strategies for managing family wealth and helping families and business owners plan toward an enduring legacy.

Harold is the grandson of Harold D. Cooley, who represented North Carolina in the U.S. House for 32 years. His grandfather wore many hats and laid the foundation for the family's strong work ethic. Along with his congressional career, he operated a 1000-acre farm and was a senior partner in his law firm. This created a substantial estate for the family. Unfortunately, at his death, proper asset management and planning were not in place. As a teenager, Harold watched his grandfather's hard work and much of the accumulated wealth unravel. This experience shaped his business career as Harold realized the importance of not just acquiring wealth, but also proper planning and management.

**Lion Street Financial, LLC** | [hcooley@navitaswa.com](mailto:hcooley@navitaswa.com)  
Raleigh, North Carolina



**Ryan Coulter**

My financial planning approach is unique. By educating clients on uncommon financial knowledge and taking the time to understand their goals and interests, I develop a strategy that aims to not only increase wealth, but protect it as well. Through my experience in helping health care professionals, business owners, technology leaders, engineers and individual families across the country, I have found that my approach helps clients gain the insight and clarity that allows them to make well informed financial decisions.

In my spare time, I enjoy spending time with my family and rescue dog, golfing, and boating.

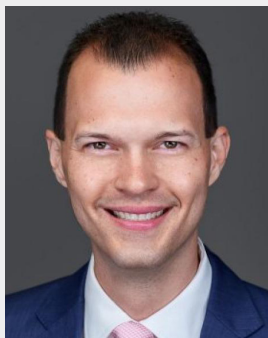
**Luttner Financial** | [rcoulter@luttner.com](mailto:rcoulter@luttner.com)  
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**Scott Cousino**

Scott is the founder and President of Legacy Capital Planners, LLC. He has been serving clients in the financial services industry for nearly 20 years. As a CERTIFIED FINANCIAL PLANNER® Professional, Scott proudly functions in a fiduciary capacity where the best interest of those he serves is put first... always.

Scott's prior experience in the automotive industry gave him an appreciation for systems and processes that he uses in developing unique strategic planning solutions for his clients. Scott serves people from many walks of life including business owners, those in or planning for a retirement transition, and accumulation-phase professionals. People who believe that purposeful planning supports purposeful living often appreciate the Legacy approach!

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**Austin Cox**

Austin Cox joined IMG Financial Group, Inc. in Houston, TX, in 2008, after graduating from Texas A&M University with a degree in Finance.

Austin and his wife, Katie, have three young kids and they are actively involved in their Church in Sugar Land, TX.

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**Tracy Cuda**

Tracy Cuda is a Senior Vice President at CUE Financial Group and a representative of Securities America. He has been with the company since 1986 where he has thoroughly enjoyed his role as a Financial Advisor.

After graduating from Arizona State University with a business degree with an emphasis in insurance and finance, Tracy sold insurance for Equitable life. He learned early on that the general public was very uneducated about their finances and found great pleasure not just in selling products but in educating clients to better understand their financial options as they planned for their future.

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**Michael  
Cudlipp**

Michael began his career first as a Public Accountant in 1981, later joining the New York City Police Department while simultaneously starting his own accounting firm. In 1990 Michael transferred to the City of Rochester Police Department while growing his accounting firm. Michael's passion for guiding others to healthy financial futures led him to retire from the RPD in 2004 as a detective to devote his full attention to being a Financial Advisor.

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**Sanjay Das**

As a 1993 graduate of Whittier College in California, Sanjay entered the financial planning field directly out of college. Though he earned a double major in Spanish & International Studies (with an emphasis on Latin America), several economic and business courses in college led to a career in financial planning. 2023 will represent 30 years in the financial planning industry. In 2022, Sanjay completed a Master of Science in Advanced Financial Planning (Estate Planning concentration) with high honors through Golden Gate University. He is currently a candidate for a Master's in taxation (MST) degree from Golden Gate University. Other professional designation held by Sanjay are CERTIFIED FINANCIAL PLANNER® Professional and Chartered SRI Counselor (CSRIC®). In 2003, he completed the Certificate in Personal Financial Planning program through UCLA Extension.

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**Leal Deddens**

A seasoned wealth planning advisor with a passion for working with pre-retirees, retirees, and business owners, Leal specializes in helping you navigate the complex world of money. Leal is committed to managing your wealth, planning for your future, and helping solve problems during life's most difficult - and exciting moments.

Leal's mission is simple: to provide guidance throughout your wealth journey by assembling all the pieces of your financial puzzle together seamlessly so you can pursue a more prosperous future. Growing up with limited financial resources, Leal learned early on the value of careful planning and money management. This experience ignited his desire to help others organize and plan for life's needs, wants, and goals.

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PLATINUM ELITE

**Diana DeFrate**

Since making the bold leap from corporate America to the wealth planning profession by co-founding DeFrate & Paavola in 2003, Diana has had a singular focus of making a difference in the lives of those with whom she interacts. While financial planning serves as a starting point for enriching others, Diana's personal mission is to instill a sense of confidence and empowerment with her clients that extends beyond their personal finances.

Focusing on a flexible, holistic, educational-oriented approach, Diana believes not only in establishing collaborative partnerships with her clients but also providing opportunities for her clients to connect with one another. By creating a sense of community, Diana delivers a client experience beyond the financial plan and has successfully positioned DeFrate & Paavola as a platform to aid clients in "Connecting the Dots" in multiple aspects of their lives.

Building trust requires a personal connection. To that end, when Diana's not working with clients, she can be found refining her craft, immersed in her passion for the wine industry. Having earned the exclusive Wine & Spirit Education Trust (WSET) Level 4 Diploma in Wines (DipWSET), Diana has demonstrated her commitment to achieving success and thirst for knowledge. Not only does she enjoy developing solutions to meet the financial needs of her clients, but she also enjoys offering wine and food pairing recommendations!

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**Greg Diamond**

I am passionate about helping my clients live a simplified financial life. We look to help them make complex financial decisions regarding tax, insurance, investments and estate planning. As a CPA, PFS and RFC we feel we are in a unique position to work with clients that want a single source to help with all these issues. From an operational standpoint, we have mastered the use of technology to help our practice grow with virtually no incremental labor costs.

Greg Diamond graduated from Indiana University and is a senior partner at GCD Advisors, located in Ft. Myers, Florida. He has been practicing as a CPA since 1985 and works with many individuals and families on financial modeling/planning, tax planning/preparation and analyzing/securing life insurance as well. Greg has owned, operated and sold three small businesses over the years and is the primary author of the GCD Financial Life Planner™ (FLP). The GCD FLP is the primary product used by the firm to understand client's cash flow requirements to then best achieve net worth maximization and create a unique investment portfolio specifically tailored to a personalized risk tolerance. He has also represented many clients before the Internal Revenue Service, all ending in a positive outcome. From a service perspective, Greg prides himself on instantaneous follow up with his clients and the ability to get them resolution on any financial matter brought to him.

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**Michael  
DeLiso**

Mike has held a variety of positions in the finance industry for nearly a decade. Coming over from Morgan Stanley, Mike joined FourFront Group in 2019 as the Director of Wealth Management.

With his previous experience and keen understanding of what it takes to be the bridge between clients and financial professionals throughout the Wealth Management experience, Mike moved up to his role of Financial Advisor in 2022. As a comprehensive financial strategist, Mike has coupled his passion for financial planning and creating excellent client experience into a successful business practice for financial education for his clients.

Prior to working in finance Mike was an Independent Film Producer and made several award-winning films. Born and raised in Holmdel, New Jersey Mike graduated from Providence College with a degree in Business Management.

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Wall, New Jersey



**Tom Dumas**

After graduating from the University at Albany in 1993, Tom relocated to Charlotte from Upstate NY and joined CP in 2001 with the opportunity to build a career in financial services.

The scope of Tom's business is to build client relationships that provide opportunities for individuals and small business owners to achieve their financial goals. By meeting clients wherever they are on their current plan, Tom is able to provide guidance and strategies to improve efficiencies, increase cash flows, and design strategies around the clients long term vision.

As a student of this profession, Tom continues to build his knowledge and experience in the areas of accumulation, retirement, business exit and estate planning. He has earned the CERTIFIED FINANCIAL PLANNER® Professional, Chartered Financial Consultant® and Retirement Income Certified Professional® designations; holds Series 6,7,63 and 66 securities registrations; as well as Life and Health and Long Term Care insurance licenses.

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PLATINUM ELITE

**Raymond  
(Keith) Dykes**

Keith Dykes was born and raised in Macon, GA. He graduated from the University of Georgia in 1991 and worked for nearly two years with a national employee benefits company as a sales representative covering the state of Georgia prior to joining Peachtree Planning. Keith joined Peachtree Planning Corporation in December of 1992. He is now an Executive Vice President focusing on strategies for issues commonly faced by entrepreneurs and other affluent individuals. These issues include transition plans that provide continuity in the event of retirement, incapacity, or generational transfer of assets.

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**Mark  
Eisenstein**

Mark Eisenstein has been in the financial services industry for over 30 years. He specializes in helping clients develop holistic financial plans that enable them to pursue their goals. Mark's clients look to him for unbiased advice reflecting their objectives, needs, and risk tolerance. Over the years, his integrity and innate compassion for people have earned him the trust and loyalty of his clients.

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**Michael  
Embrescia**

Michael began his career with New York Life Insurance Company in 1995. In this role, Michael received the "Rookie of the Year" award as well as the prestigious Stan Liss Award. Michael left New York Life in 2007, to pursue his career as an independent financial advisor. Currently, Michael is the CEO & President of EmVision Capital Advisors. He loves helping business owners, recent retirees, and professionals with specialized wealth management and high-end estate planning. Michael works closely with his partners, alongside trusted advisors such as attorneys, accountants, and other financial professionals to develop "holistic" planning for our clients. He has crafted the ideal skillset to facilitate the transition process for advisors looking to retirement. He plays a pivotal role in our Mergers & Acquisitions services. A lifetime resident of northeast Ohio, Michael resides in Aurora with wife Diane of 24 years and their three children: Nicholas, Jameson, and Marissa.

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**Brett Fallon**

In addition to maintaining his Chartered Retirement Planning Counselor® designation, Brett has completed a rigorous certification and training process established by the National Association of Certified Financial Fiduciaries (NACFF) and The American Financial Education Alliance (AFEA). Brett is a Certified Financial Fiduciary®. Designees agree to uphold the highest moral, ethical and fiduciary standards of service when providing advice to potential or existing clients.

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**Peter Falstad**

I have been a financial advisor since 1988 and have my CFP®. I work with a staff of 5 others, one junior advisor, one licensed admin, and 3 others. The focus of my practice is wealth management using a fee based approach. I have been working with AssetMark for about 8 years, but more actively over the last 4 years.

I am married to my wife MaryEllen and we have 2 daughters, 14 & 16. My hobbies include swimming competitively, stained glass art, and traveling.

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**Monte Fitch**

Monte Fitch is a CERTIFIED FINANCIAL PLANNER® Professional and Managing Partner at VantagePoint Advisory Group where he brings new thinking to business professionals and affluent families for wealth creation while minimizing their income and estate tax. A Southern California native with over 35 years of experience, Monte earned a Bachelor of Science degree in Finance and Management from California State University, Long Beach. He speaks regularly at industry functions, and has served on the faculty at Vice President's Seminar and Planning Forum. Monte resides in Tustin with his wife Laura and their two daughters.

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**Woody  
Forman**

Woody has a passion for empowering individuals to achieve their financial goals. With over a decade of experience in the industry, Woody brings a wealth of knowledge in investment strategies, financial planning, and wealth management. As a CERTIFIED FINANCIAL PLANNER™, Woody is dedicated to providing personalized and strategic financial advice tailored to each client's unique needs. Woody is also a proud University of Miami Alum and a lifelong resident of South Florida.

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**Jodie  
Gallovich**

Jodie Gallovich is a Senior Vice President at CUE Financial and an Investment Advisor Representative with PFG Advisors. She has worked in the financial services industry since 1988 when she began her career at SunWest Federal Credit Union. Cue Financial was formed and originally owned by SunWest until 1991. Her primary goal with her clients is always, education first. Helping her clients to understand their options along with the pros and cons that comes with each of them, is paramount in her meetings. Her specialties include, managing 401k plans, deferred compensation plans for executive level/key employees, life insurance, retirement and educational planning for her clients and their children.

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**Catherine  
(Vickie) Garcia**

Vickie entered the Financial Services space in 1993 where she immediately found her passion for helping clients, specifically in determining the paths they need to take on their own unique financial journey. Vickie holds the CERTIFIED FINANCIAL PLANNER® Professional certification—the gold standard for financial planning in the financial services industry. Wanting to provide the highest standard of care for clients, she also holds the Certified Financial Fiduciary® designation. Vickie holds FINRA Securities Registrations Series 7, 6 and 66.

Vickie currently leads the Scottsdale/Arcadia chapter of The W Source™, a female-centric networking group providing women a place to collaborate and help one another grow professionally by providing quality resources for clients and connections to local businesses and professionals. Vickie was also published in the 2018 and 2019 KNOW Phoenix, 100 plus women you want to know and do business with.

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**Kyle Gardner**

Kyle is a Wealth Management Advisor and Managing Partner with Tennyson Advisory Group. Kyle applies his 17 years of industry experience to create tailored financial plans to address each client's financial goals and objectives. Using an engaging planning process helps clients visualize where they are and where they want to be while using the latest tools & technology to help monitor and track meaningful progress along the way. Providing this level of transparency with a proactive approach has defined his client relationships. Specializing in Wealth Accumulation, Distribution and Legacy planning, Kyle has developed a niche working with successful business owners, Executives, Physicians & IT/Software Professionals.

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**Marshall  
Gifford**

I grew up in a small town in North East Iowa. My parents were both successful business owners. My father ran an insurance agency and my mother ran an antique and gift shop. It wasn't until 1989, during my senior year of high school, that I learned how quickly life can change. In February 1989, I was diagnosed with Lupus Nephritis, a disease of the autoimmune system. In the middle of basketball season and recruiting trips, my season ended. At 6' 4", my weight dropped to 126 pounds. The next seven months I spent in and out of hospitals. I was very fortunate to fully recover physically in late 1989 and have been healthy since then. The experience, however, will never be forgotten. It serves as a reminder to make sure I take care of those closest to me and live every day because you never know when life will deviate from your plan. The best you can do is to be prepared.

My mission is to reach people who are too busy excelling at other areas of life to take time to understand the complex financial issues that face them.

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PLATINUM ELITE



**John Girouard**

John E. Girouard, CFP®, ChFC®, CLU®, CFS® is the president and CEO of Capital Asset Management Group and Capital Investment Advisors Inc., a SEC registered investment advisory firm. In his role as the principal of the firm, he provides comprehensive financial planning services and investment advisory services to individuals, entrepreneurs and executives in Washington D.C, Bethany Beach and Newport News locations.

John founded Capital Asset Management Group in 1981 after graduating college with a degree in economics and organizational communications. For over 36 years, his focus has been on removing the barriers that prohibit clients from making the necessary changes in their lives that will set them on a more confident path to financial success. As the founder of the Institute for Financial Independence, the learning center at Capital Asset Management Group, John focuses on educating his clients on the common pitfalls in the financial industry.

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PLATINUM ELITE

**John Going**

John Going, CFP®, has been a financial advisor since 1999. He and his wife Shannon have three active and imposing boys ages 12-17 along with two dogs named Shadowfax & Gisele Bundchen, who goes by Ellie except when she gets in trouble. When not running his financial planning practice, John likes to play loud music with his boys on Facebook livestreams. He also plays basketball, brews beer and just began training for the relatively new Scottish Highland sport of pan slapping.

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Houston, Texas



**Steven  
Goldbloom**

Steve has been in the insurance and financial services industry helping retirees and those who are about to retire keep their money safe since 2005. Through Goldbloom Wealth Management, LLC, a Washington state Registered Investment Advisory (RIA) firm, Steve is also able to offer wealth management with services including professionally managed investment portfolios for clients. Steve, as an IAR, and GWM as an RIA, are held to a fiduciary standard, which means 100% transparency with clients, no hidden fees, acting only in the best interest of the client and using the clients' goals in serving them.

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**Joseph Goss**

Jody has over three decades of experience in the financial services industry. He specializes in retirement income planning, estate planning, and Medicaid/long term care planning. Jody's expertise has made him an in-demand speaker where he has addressed a variety of professionals on substantial platforms across various media outlets, including radio, newspapers, and social media. He has helped to create several trademarked programs that have been successfully implemented in the financial services community. Jody can be contacted at 860-585-795

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**Scott Harris**

Scott Harris is on the team of advisors at The Ameriflex Group in Phoenix, AZ. Scott Harris has been working for 25 year(s). Their current role is with Osaic Wealth and The Ameriflex Group. Scott Harris has previously passed the Series 63 and Series 65 examinations, and is registered to provide investment advice in Arizona. Scott Harris may also provide advisory services in other states under an applicable state exemption from registration or notice filing.

The Ameriflex Group is a financial advisory firm with an office in Phoenix, AZ. The advisory team at The Ameriflex Group includes 149 advisor(s). The average advisor to client ratio is 1 advisor per 87 clients, but advisors may work with a higher or lower number of clients based on firm practices. The fees charged by financial advisory firms depended on the types of services they perform for each client. The Ameriflex Group provides services, such as Financial planning services, Portfolio management for individuals and/or small businesses, pension consulting services, selection of other advisers and educational seminars/workshops.

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**Charles  
Harrison**

Charlie Harrison CFP® is a Registered Representative offering Securities and Advisory services through United Planners Financial Services, Member FINRA SIPC. He is responsible for helping businesses, families, and individuals in all areas of wealth management. Prior to joining Sequoia Advisory Group, Charlie worked with the Principal Financial Group, and has served clients in the financial industry since early 2014. A graduate of California State University, Chico, Charlie now holds his Series 7 and 66 securities licenses, as well as his California Life and Health Insurance License. As an Investment Advisor and Registered Representative of United Planners Financial Services, Charlie provides fee-based financial planning, business planning, executive and group employee benefit solutions, asset growth strategies and investments, and risk management strategies. He also received his CERTIFIED FINANCIAL PLANNER® Professional certification in 2018.

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**Rick Hellberg**

Rick Hellberg, ChFC, CLU founded PeterAlexander in 1991 to flee an environment where he felt pressured to sell products instead of designing solutions specific to his client's unique needs. Rick and his team at PeterAlexander connect with their clients on a very deep level helping them plan for the future so they may leave a legacy behind for generations to come.

As a tax reduction specialist, Rick understands that Americans are free to choose to arrange their affairs in a manner that will result in the lowest amount of taxes legally possible. In the 70,000+ pages in our tax code there are landmines that will create totally unnecessary taxes to anyone not familiar with them. Likewise, that same code contains goldmines for those who know where to find them. After 40+ years working with successful individuals and companies, Rick knows where to find the goldmines and avoid the land mines.

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**Kevin  
Henderson**

I have been in the financial management field since 1987 with the focus on providing holistic management guidance and service for individuals and small businesses.

I'm driven by a single-minded focus: to help my clients reach their individual goals. My vision is to help people navigate their path forward with confidence. I recognize that life is a journey, and I am committed to helping others enjoy each day as they move toward their life goals. My purpose is to ensure today's goals become tomorrow's realities.

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**Frank Hill**

Frank has been providing financial, estate, investment and business planning services to high-net-worth business owners and professionals since 1992 and is a CERTIFIED FINANCIAL PLANNER® Professional and partner in a boutique firm affiliated with a large, regional “Top 100” accounting firm.

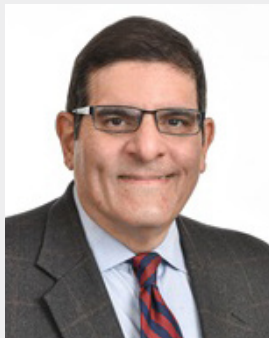
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**Derieck  
Hodges**

Derieck Hodges, a CERTIFIED FINANCIAL PLANNER® Professional, has over 30 years of experience in the financial service industry. He attended Southeast Missouri State University and was a member of the Army R.O.T.C. program, receiving a commission as an Army 2nd Lieutenant. While serving in the Missouri Army National Guard as a combat engineer platoon leader, he earned a B.S. from Tarkio College in 1991.

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**Jeffrey  
Howard**

Jeff is a graduate of Clemson University and native of Greenville, SC. He has been a member of the Consolidated Planning (CP) team since 1989. Over the past several years, Jeff and his team have become specialists in the areas of Business Planning, Employee Benefits, Investments, Individual Planning, and Estate Planning.

Jeff is a Life Qualifying and Top of the Table member of one of the industry's most prestigious professional associations, the Million Dollar Round Table. He is also a member of several professional organizations, including the National Association of Insurance and Financial Advisors and the Finance and Accounting Consultants Alliance. He is a former board member of the Charlotte Hospitality House.

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**Peter Horwitch**

A Chicago native, Peter graduated from Vanderbilt University in 1983 with a Bachelor of Arts in Economics. He then headed to Colorado and entered the financial services industry. Peter joined New England Financial in 1988, where he served as the Colorado agency's Disability Income Specialist. In 2014, Peter and Kathleen left New England Financial to form Westbilt Financial Group.

Peter has distinguished himself by receiving the National Quality Award for supplying continued quality service to his clients and the Distinguished Honor Award for unselfish dedication to growth and development. He also obtained the Chartered Life Underwriters (CLU) designation in 1991. Peter continues to serve the Colorado Springs area as a member of the National Association for Insurance and Financial Advisors (NAIFA) and the Pikes Peak Estate Planning Council.

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**Elizabeth  
Husserl**

Elizabeth Husserl has developed a thriving practice that goes well beyond mere wealth management. Her clients are self-reflective and excited to do the fascinating work of diving deeply into their own personal relationships with money. Elizabeth guides her clients through a process of wealth management that is equal parts financial planning, self-awareness, and practical implementation. Since 2008 she has helped individuals, couples, and groups gain insight into the ways that their relationship with money mirrors their relationship with friends, family, and the world around them. Deeply rooted in the Bay Area, Elizabeth champions her clients as she seeks to empower them to implement financial strategies that can generate both greater wealth and well-being.

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**Nick Jackson**

The goal at Vector Wealth Strategies is always to provide you with guidance and assistance, as you transition from success in your career to significance in your retirement. As Senior Advisor and CERTIFIED FINANCIAL PLANNER® Professional, Nick is proud to serve our clients in all of their financial planning needs. Whether it is related to your estate plan, investment management, tax efficiency, or insurance protection, Nick has the experience and expertise to provide a solution that is best for you and your family.

Nick is a graduate of Freed-Hardeman University, where he graduated with a BBA in Finance and an MBA. While Nick was at FHU, he was involved in many extracurricular activities, including serving as a mission trip coordinator and as the Portfolio Manager for The Clayton Investment Team, a student-led investment portfolio of over one million dollars. Nick is proud to say he was one of the first to go through the internship program at Vector where he learned more about the industry and how Vector serves its clients and the surrounding community. Nick also serves on the Investment Committee with the Community Foundation of Greater Huntsville.

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**Beth Jones**

Beth has been an entrepreneur since 1980s and was the owner and creative director of the award-winning design firm B. Jones & Co. She began her financial services career in 1997 as a consultant at Goldman Sachs and Co. and then an independent financial advisory firm. Frustrated by traditional financial services' lack of focus on the client, she created Third Eye Associates, Ltd. in 2005 to provide clients with a holistic approach to Financial Life Planning and Wealth Management.

Beth is a member of the Financial Planning Association, the Kinder Institute of Life Planning, and the Sudden Money® Institute, where she serves on the advisory board. She has completed the Life Planning curriculum in the Kinder EVOKE® Method, a life-centered approach to financial planning. Beth has studied Financial Transition Planning at the Sudden Money® Institute, and completed the Mastery program in early 2013. She has completed the Accredited Investment Fiduciary (AIF®) curriculum through the Center for Fiduciary Studies, associated with the University of Pittsburgh Joseph M. Katz Graduate School of Business.

Beth is a Certified Financial Transitionist® (CeFT®), and a Registered Life Planner (RLP®). An active citizen in her community, Beth has generously shared her skills and vision with numerous non-profit organizations. She strongly supports the preservation of the rural character and architecture of her town of Red Hook, NY where she lives with her wife Susan Simon.

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Red Hook, New York

**Joshua Jordan**

A Mississippi native, Joshua is leading Vector's expansion into the Magnolia state. He brings a servant-hearted approach to everything he does as a financial advisor, husband, father and deacon in his church. Joshua and his wife, Meredith, have a ten-year-old son, Miles, and a seven-year-old Labrador, Samson. The trio enjoy a variety of outdoor activities including fishing, hiking, swimming and kayaking. They also love cooking, music, traveling and attending sporting events. Much to Jay's dismay, Joshua is a graduate of the University of Mississippi and a huge Ole Miss fan. But at least now between the Vector teammates, they've got you covered whether you say "Roll Tide," "War Eagle" or "Hotty Toddy" — and to be clear, those are football references, just in case you weren't blessed to be born in the SEC.

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**Jennifer Kast**

Jennifer Kast works alongside the advisors at ERSI to help clients make informed decisions about their future. As a valued member of the ERSI, Jennifer appreciates the qualities of the team culture - "it's critical to have a sense of humor, be kind and caring, communicate exceptionally, all built upon a foundation of trust and integrity." Jennifer began her career in financial services at Chase Bank - one of the biggest firms in the industry. She quickly discovered the difference between the corporate and boutique level of service, and her heart was elsewhere. When the opportunity to join ERSI came along, Jennifer knew she had found the right firm.

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**Daniel Kautz**

Daniel A. Kautz is a Registered Investment Representative with investment experience since 1999. Building and maintaining client relationships is Dan's top priority.

Due to personal life experience, Dan focuses a portion of his practice on funding and managing Supplemental Needs Trusts and works closely with others in the field.

In his free time, Dan and his wife Mary Lynne enjoy traveling. Dan studied at HESS Higher School of Economics Studies in Amsterdam Holland, as well as graduated from Buffalo State College with a Bachelor of Science degree in International Economics and Finance.

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Williamsville, New York

**Adam Kazalski**

Adam has been providing investment and economic advice to families, professionals, executives and entrepreneurs since 1997. He is committed to helping create security and prosperity for the individuals and families he serves by providing education through discovery and navigation of macroeconomic strategies.

Prior to forming FourFront Wealth Management, Adam developed the Navigation for Wealth™ system and planning tools to help develop, plan and execute a customized financial plan built on goal-based objectives and with regular reviews to ensure clients stay on course first at Park Avenue Securities and, later, Equitable Advisors.

Adam made the change to the independent RIA space in 2022 to better serve his clients as a fiduciary in the wealth management world.

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**Dwayne Keller**

Dwayne feels strongly about giving back to the community around him. He is currently serving as treasurer on the Board of Directors of AAA of Central Penn, as well as co-chair of the United Way of Carlisle and Cumberland County Tocqueville Society. Dwayne previously served on the board of directors of UCP Central PA and United Way of Carlisle and Cumberland County. Inspired by his daughter Demi, Dwayne and his wife Donna, co-founded The D.R.E.A.M. Partnership in October of 2012. The D.R.E.A.M. Partnership develops post-secondary educational opportunities for individuals with intellectual disabilities in Pennsylvania, helping to connect the various stakeholders who could benefit from the existence of such a network.

**Keller Financial Group, Inc.** | [dkeller@kellercpa.com](mailto:dkeller@kellercpa.com)  
Camp Hill, Pennsylvania



**Patrick Kelley**

I help executives and business owners with accumulating and distributing wealth to meet their personal financial and protection goals using a unique financial positioning system. This process was developed over the last 27 years, is comprehensive in nature, and driven from forecast modeling. I am passionate about helping others, and I teach my clients how to improve their financial situation today and in years to come.

**PEAK360 Wealth Management** | [pkelley@peak360wealth.com](mailto:pkelley@peak360wealth.com)  
San Ramon, CA



**Andrew Kern**

Co-owner of Clelan and Company, Andrew has over 16 years of experience and prides himself on helping clients define their financial dreams and collaborates to help clients pursue them. Andrew provides clients with specific retirement income distribution plans, unique and customized investment strategies, and estate planning techniques.

Andrew serves on the board of Central Pennsylvania's Estate Planning Council and is an active member in the Financial Planning Association. He has been featured on the cover of Proactive Advisor Magazine highlighting his income distribution strategies and diversified investment management techniques.

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Camp Hill, Pennsylvania

**Daniel Krug**

Daniel M. Krug is the founder and CEO of Daniel Krug & Associates. He is among two wealth managers and is an Investment Advisor Representative at Daniel Krug & Associates. He holds a degree in business administration and has over 24 years of experience in the financial industry. In 1999, Daniel was one of three co-founders who started CKS Summit Group, LLC. Daniel had a great desire to create a full-service wealth management firm. In 2004 He started Daniel Krug & Associates. Dan has been featured in Crain's Detroit Business, The Detroit Free Press, The Oakland Press, WWJ Radio, and Detroit Magazine. Daniel Krug & Associates rely almost exclusively on referrals from their current client base and affiliate partners. The firm has been blessed with over a 98% client retention rate. Daniel's philosophy is that an adviser should be a teacher and coach. We use a comprehensive process to help our clients address each of their five key concerns: making smart decisions about their money, mitigating their taxes, taking care of their heirs, making sure their assets are not unjustly taken and magnifying their charitable gifts. We work with a network of professional advisors to help our clients maximize the probability of achieving everything that is most important to them.

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Clarkston, Michigan

**Adam Lampe**

For over 18 years, Adam Lampe has helped high-net-worth individuals, affluent families, foundations, and institutions work toward their financial goals through holistic financial planning. As the CEO & Co-Founder of Mint Wealth Management, formerly Lampe & Son Wealth Management, he leads all development efforts within the firm. Alongside his extensive work serving clients, Adam also teaches retirement planning courses through Lone Star College and Prairie View A&M University satellite campuses around Houston. Lampe graduated #1 in his class with honors from Texas Tech University, where he earned a Bachelor of Science Degree in Personal Financial Planning. This program through Texas Tech has received an abundance of praise, including being considered a Top 5 school by Investopedia, and one of the most influential programs by Financial Planning Magazine. Before forming Mint Wealth Management with his father in 2005, Adam worked at a fee-only firm that served an exclusive group of high net worth individuals. In this role, he was required to do extensive research for senior partners within the firm and develop financial plans for CEOs of various oil companies.

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Cypress, Texas





**Chad Leigh**

Former baseball player, now baseball coach, and some would say, financial coach. I believe the financial services industry allows me to truly make a difference in the lives of others.

In 1997, my initial perception of the industry was affirmed when a client passed away. The client was in his early 30s, and shortly after being diagnosed with terminal cancer, we met to discuss his estate and the security of his wife...Knowing the emotional wave that was coming, the client gave me specific words to tell his wife upon delivering the death benefit check. It was an emotional conversation to say the least, while difficult, it helped lay the groundwork for my family's future. It was a conversation that shaped my own life. It affirmed the appreciation I have for the importance of the work we do. As a result, the client's wife was able to stay in her home and continue running her business.

At The Leigh Wealth Management Group, this is perhaps the highest and best use of our skills—to help secure and grow the livelihood of our families.

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Centennial, Colorado



**Alexander Les**

Advisor at US Financial Services in New Jersey. CFP® and MBA with over 25 years of investment bank and advisory experience.

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Fairfield, New Jersey



**John Lian**

Building strong client relationships is the foundation of my approach, and I have more than 15 years of combined experience helping people of means pursue their financial and wealth management goals. I am committed to earning your trust by offering candid financial advice and pro-active investment guidance. Many clients that I work with have begun, or are preparing for, a new stage of life – retirement. They come to me seeking strategies designed with the goal to preserve their wealth and help provide an income stream that will enable them to realize lifelong goals and dreams. I am pleased that several relationships I have established span two or three generations of the same family. I realize that no two clients are alike, even though they may share similar concerns. That is exactly why I take the time to learn who you are, what's important to you and what you want to accomplish with your wealth – for yourself and future generations. Again, building trust is important and I appreciate your desire to work with me.

**Seven Hills Wealth Planning** | [john@sevenhillswealth.com](mailto:john@sevenhillswealth.com)  
Worcester, Massachusetts



PLATINUM ELITE



**James  
Lingelbach**

Jim has been in the Financial Services industry since 1987. During that time he has earned 5 designations, CFP®, ChFC, CLU, CASL and RICP. He Founded CURO Financial Planning, LLC in 2015 with his business partner Ciano Villaquiran. Jim's specialty is assisting clients through the retirement transition. The greatest professional satisfaction Jim feels is not in the getting, but in the giving and helping—and in the relationships he forms with clients. This is what drives him to continually improve his practice and be the best he can be, every day, for every client.

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San Diego, California

**David Loftus**

As so many in my age group, I began my career in financial services in the life insurance industry. It did not take long to realize that a focus on investing and investment strategies would provide a much more meaningful relationship with my growing client base. I have spent the last 23 years mainly serving the Members of my Credit Union, a time that includes embracing the advisory concept beginning in 2008 (GREAT TIMING!). I continue to work with many of those same Members, but with an eye toward the future, I am no longer striving to “grow my business” but rather serve those I work with in a deeper and more connected manner.

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Lenexa, Kansas

**Anna Luke**

Anna Luke is the President and Chief Executive Officer of Comprehensive Financial Services, an independent financial planning firm located in Burbank, CA. Mrs. Luke specializes in helping families and individuals with their financial planning needs. With more than 25 years of experience in the financial services industry, Mrs. Luke has extensive knowledge of asset allocation strategies and investment portfolio management techniques. She is responsible for financial and advisory services including tax and estate planning advice and coordination. She also develops and implements the firm's strategic goals and objectives. Previously, she was with Merrill Lynch, Prudential Securities, AIG, NPC and IFG. Mrs. Luke maintains the following registrations through Avantax Investment Services: FINRA General Securities Registration, Registered Principal's Registration, State Securities Registration and Uniform Investment Adviser Registration. Mrs. Luke is also a CERTIFIED FINANCIAL PLANNER® Professional, holds a California insurance license (#0D00106) and earned a master's degree in business administration.

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Glendale, California



**Joseph Lutz**

Joe runs a 2nd generation practice that his father, John, is just now retiring from at the ripe age of 75. Joe celebrated 29 years in this wonderful business in 2023 and will likely work just like dad, well into his Golden Years. Joe is married to Bryn (his high school sweetheart) and we have a wonderful son Ian that may join the family business now that he's graduated from College. We live to serve our clients investment and financial planning needs and dreams.

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La Mesa, California



**Lang MacBain**

An N.C. State Alum, Lang has been a Financial Advisor with Consolidated Planning since it was founded in 1981. Lang has spent over 30 years serving and helping business owners and other professionals. Lang specializes in designing and managing Retirement and Legacy Planning Strategies.

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Charlotte, North Carolina



**Roger  
Madison**

Roger Madison was born in Boise and has spent most of his life in the Treasure Valley.

He attended Centennial High School and graduated from Boise State with a Bachelor of Business Administration Degree. During his college years and for a few years following graduation, Roger worked in his family's furniture business. In 2001, he decided that it was time to pursue his lifelong dream of working as a financial advisor and he accepted a position with Beneficial Financial Group in Boise.

In 2004, Roger affiliated himself with his mentor Mitchell Poole and formed Madison Poole. This has allowed him to focus on serving client's needs while providing valuable services like retirement income planning, investment guidance and insurance solutions. Roger is currently licensed as a Register Representative and Investment Advisor Representative and has FINRA series 6, 63, 65, and 7 securities licenses.

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Boise, Idaho



**Joel Magruder**

Joel Magruder founded Financial Partners Group as a "team based" financial services firm. Its mission is to bring the highest level of advice to clients in all areas of their financial lives. He has completed certification and earned the following designations: CERTIFIED FINANCIAL PLANNER™, Chartered Financial Consultant (ChFC), Chartered Retirement Planning Counselor SM (CRPC), Chartered Life Underwriter (CLU), Chartered Advisor of Senior Living (CASL), Chartered Leadership Fellow (CLF) and Life Underwriter Training Council Fellow (LUTCF). Joel earned a Bachelor of Science from Iowa State University in 1988. He started in the financial services industry in 1989. Joel holds Series 7, 65, 63, and 24 securities registrations held at LPL Financial and is licensed for life, accident, health, property and casualty, and variable contracts. Joel is active in the financial services industry and was recently recognized by Forbes magazine as one of their top Wealth Advisors in the State. He has earned numerous industry and professional awards, acknowledgements, and recognition.

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Clive, Iowa



**Pamela Mah**

Pamela Mah is a Financial Advisor and Investment Banker who loves hiking and furry K-9s.

After graduating from the University of Hawaii at Manoa, she has been helping businesses and individuals achieve their financial goals for over 20 years.

As a former instructor at the Shidler College of Business in Hawaii, Pam believes education and honest communication are essential towards building long term trust and relationships.

With a passion for solving complex financial situations and seeing the positive impacts on her clients, she is driven to continue guiding people to find opportunities and live a fulfilling life.

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**Troy Mantz**

I have been an Investment Advisor and Estate Planner for the last 10 years when I joined Freedom Financial Group in Minot, ND. Minot is a small town near the Canadian border which is home to the Minot Air Force Base and is surrounded by numerous farming and ranching communities. I graduated from Minot State University with a degree in business and currently hold series 63, 65, and 7 licenses along with multiple insurance licenses. My previous work was in sales with one business in many capacities for 28 years. I have been married to my wife Sue since 1997 and have two grown boys. I enjoy traveling, spending time at the lake, and have always loved learning about anything in the investment world.

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Minot, North Dakota



**Juli McNeely**

Juli McNeely joined McNeely Financial Services in 1996, but grew up around the insurance and financial services industry. McNeely Financial Services is a 45-year old independent agency founded by her father Stephen McNeely. Juli now owns/operates the Wisconsin based firm specializes in the areas of retirement planning, business continuity and estate planning. Juli has a Bachelor of Science degree in Marketing from Northwestern College in Roseville, MN. She has earned the Life Underwriters Training Council (LUTCF), CERTIFIED FINANCIAL PLANNER® Professional and the Chartered Life Underwriter (CLU) designations. She is professionally affiliated with the National Association of Insurance and Financial Advisors (NAIFA) and is a National NAIFA Past President. Juli also holds the Series 7 and 63 securities licenses through Woodbury Financial Services. She is a qualifying member of MDRT and a member of WIFS. In 2011, Juli was the recipient of the NAIFA Wisconsin A. Jack Nussbaum Distinguished Service Award. In 2013, Juli was named one of the “Top 20 Women You Need to Know” in insurance by LifeHealthPro. In 2015, she received the WIFS Woman of the Year award. In 2016, Juli released her first book call

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**Robert Messett**

Rob has been in the financial services business since 1997. Prior to entering the financial services industry, Rob started and eventually sold Paintball Supplies of Lewisville and then went on to run a prominent estate planning firm in Dallas, Texas. Specializing in helping high net worth individuals minimize and many times eliminate estate taxes, Rob had the privilege of working with hundreds of multimillionaires, several deca-millionaires and a few soon-to-be billionaires. After spending several years focusing specifically on estate planning, Rob decided to focus on a more comprehensive planning approach for individuals in both the accumulation and asset preservation stages of their lives. Rob helps families, business owners, and individuals improve their overall financial situation through sound planning.

**Educational Background:** Bachelor's Degree in Banking and Finance from Northwood University, Associates Degree in Management from Northwood University; Securities Licenses – Series 7, 63, 65; Group One Insurance License; Bill Good Marketing Sales Assistant Boot Camp; three years of experience working under Ken Kendall (CFP®, CLU) and two years of experience working under John Bledsoe (CFP®, CLU, CHFC, MSFS, AEP).

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**Melanie Milam**

As a Financial Advisor, I have been in business for 22 years. I am married to my best friend, John, going on 39 years. We have 5 kids and 1 adorable granddaughter. I am blessed to work directly with two sons, Jacob and Joel, in this business and indirectly with a third son, Josh, who is an Estate & Tax Attorney. Our "niche" market is people in the oil & gas industry transitioning to a different job or retiring. We are passionate about clients being successful in retirement. We nurture genuine relationships developing unique plans to help them realize their retirement dreams. Additionally, we strive to provide a "WOW" client experience which results in creating raving fans. We have a holistic approach helping clients navigate Social Security, Retiree Medical, Medicare enrollment and IRMAA. We ensure every aspect of the client's picture is covered.

**Gateway Financial Partners | [mmilam@mygfpartner.com](mailto:mmilam@mygfpartner.com)**  
Midland, Texas

**Merle Miller**

Merle began his career in financial management in 1987. In 1989, Merle started Hawkeye Brokerage Center as a partner, and has since bought out the other partners to become sole owner. Merle became a Registered Financial Consultant (RFC), as recognized by the International Assn. of Registered Financial Consultants, in 1998. In 2001 Merle started Midwest Financial Solutions, LLC. Merle is an Instructor for Financial Education Classes at the University of Iowa, teaching classes in Retirement Planning, Charitable Giving, and Asset Allocation.

Merle is very involved with the local community and various non-profit organizations. He is currently a member of the local NAIFA board, local Chamber of Commerce, local Rotary Club, Life Time & Qualifying Member of MDRT, Advisory Council Member with AVIVA Life Insurance Company in Des Moines, IA, and Advisory Council Member with Ameritas Investment Company, LLC in Lincoln, NE. In his spare time he enjoys spending time with his daughters, coaching softball, golfing, and riding his Harley.

**Hawkeye Brokerage Center, Inc | [merlem@hawkeyebrokerage.com](mailto:merlem@hawkeyebrokerage.com)**  
Iowa City, Iowa

**Chris Milton**

A resident of the Fallbrook area, Chris enjoys its small-town atmosphere and family-oriented spirit. As a business owner and member of its Chamber of Commerce, he's familiar with the local economic issues that affect you and your family. He's more than a financial advisor; he's a neighbor who cares about your future.

As founder of Milton Wealth Advisors, Chris has surrounded himself with a group of financial specialists who share his clients-first philosophy. With Milton Wealth Advisors, you'll get the benefits of working with a caring team of professionals with decades of combined investment and financial planning experience under one roof, all with one goal in mind - helping you realize your financial goals.

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Temecula, California

**K.C. Mink**

Since joining TPG in 1997, KC has shared his expertise with families in areas he understands well: protection, savings, and growth. KC is recognized by his peers as a leader and by his clients as a thought leader. As an Oregon State graduate, his loyalties are now split between OSU and the University of Texas, where his youngest attends school and KC currently calls home. When not in the office, he enjoys being with his family, working on creating a real estate portfolio, and playing golf.

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Portland, Oregon



**Austin Mire**

A graduate of The University of Louisiana at Lafayette, Austin holds a Bachelor of Science Degree in Business Management. Austin, his wife Malori, their daughter Navy, and their son Archie reside in Lafayette, LA. In his personal life they are very active at Our Savior's Church and enjoy health and fitness.

Growing up immersed in the financial industry, Austin has found it to be his passion to help people on their journey to financial freedom. Austin takes a goals-based approach to be sure you are getting individualized services based on what YOU want. He specializes in financial life planning with an emphasis on retirement planning, estate planning, income distribution planning, life insurance, and long-term care insurance. Austin holds multiple licenses including Life and Health Insurance, SIE, Series 7, and Series 66.

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**David Mire**

David L. Mire is a Managing Executive, Financial Advisor and Registered Financial Consultant and President/Owner of The ROCK Financial Group. His mission is to help people build wealth with integrity and to gain financial peace!

David has nearly 40 years as a Financial Advisor. After a few years with another brokerage firm, he joined the brokerage firm of Advisor Group (now OSAIC, Inc.), and for more than 35 years, he offers securities, i.e., stocks, mutual funds, bonds and fee-based financial planning through them. OSAIC Wealth, Inc. is an American wealth management firm serving approximately 11,000 financial professionals and managing more than \$515 billion in assets.

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**William  
Mumpower**

Bill makes it his personal mission to put clients in a position of financial security. His goal is to help clients achieve financial independence by having enough assets that generate enough income, allowing them to live the lifestyle they desire without fear of outliving their money. His mission comes from witnessing, first-hand, the financial fear and anxiety of his parents and grandparents during their retirement years. Additionally, having lost his first wife to breast cancer, Bill has a special interest in helping the recently widowed find stability and the ability to move forward free of financial worries.

**FROM THE HEART** – “My focus is not simply about managing money, it’s about helping clients achieve financial independence whether markets are good or bad, future taxes are higher or lower, whether things work out just as we planned, or whether we encounter bumps in the road.”

**AdvisorySouth** | [william.mumpower@advisorysouth.com](mailto:william.mumpower@advisorysouth.com)  
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**Christopher  
Nardiello**

Chris joined IMG Financial Group, Inc. in July 1997 upon graduating from Texas A&M University with a BBA in Finance. Focusing on managing our clients investment and insurance portfolios we strive to understand the challenges they face while approaching their goals. This diligence extends to communicating how we believe our client experience and personalized services will differentiate us from our peers. Once there is a defined strategy in place we collectively work towards an efficient and effective implementation process.

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Houston, Texas



**Barrigan  
Nelson**

Barry joined Capital Financial Planners in Salem, Oregon in 2001, becoming a partner in the firm in 2007 and fully succeeding the firm's founder in 2014. He's a member of the Financial Planning Association and a past president of the Willamette Valley Estate Planning Council. In addition to his professional activities, he has served on a number of non-profit boards and is a past president of the Rotary Club of Salem. His volunteer efforts to bring the Gerry Frank | Salem Rotary Amphitheater to Salem's Riverfront Park earned him several honors, including AssetMark's Community Inspiration award in 2020. A seventh generation Oregonian and Salem native, Barry has been a vocalist from an early age and continues to sing with his church. His passion for baseball sees him volunteering up and down the west coast as an umpire instructor for Little League baseball and softball, and he was honored to be assigned to umpire the 2023 Junior Baseball World Series in Taylor, MI. In his free time, he enjoys spending time with his wife, Heather, and sons, Carter (a pitcher) and Sawyer (a shortstop).

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**Katriina  
Paavola**

Since co-founding DeFrate & Paavola in 2003, Katriina has dedicated her time and energy to each of these areas of focus in serving as a guide for clients throughout the wealth planning process. A native of Finland, Katriina quickly realized the vast difference in the level of personal involvement required in one's finances in the United States. Rooted in this premise, she is purposefully driven to empower clients to take control of their financial decision making and to help them understand the impact their lifestyle choices can have on their standard of living now and into their retirement years.

Having begun her professional career in the media industry as a strategic project planner, Katriina has developed a unique ability to simplify the complex. Katriina's passion for wealth planning goes beyond creative strategies and underlying investments. For her, being a wealth manager is about making personal connections through authenticity and integrity. Her mission to build and maintain a sense of community among her clients can only be accomplished by earning her clients' trust and taking a genuine interest in their vision for the future.

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New York, New York



**Brian Pecherek**

Bryan is a financial advisor with New Britain Financial Advisors where he has been since 2012, and he has been with LPL since 2018. Bryan has been a Financial Advisor since 2001, and a UIT Wholesaler for the New England area for two years in the middle of that time.

Bryan helps clients understand retirement, investment, and estate planning. Utilizing a unique planning process, Bryan works in conjunction with his client's accountant, attorney, and other advisors to implement the latest strategies helping his clients achieve their objectives in the most tax-efficient and cost-efficient manner.

He was a U.S. Naval Officer and a Merchant Marine Officer with over 6 years sea-time and is a veteran of Desert Shield-Desert Storm. He earned his B.S. in Meteorology, Oceanography and Nautical Science from SUNY Maritime College and holds the Series 7, 31, 66 and Life, Health and Accident licenses.

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Chalfont, Pennsylvania

**Robert Peller**

Robert Peller is the principal of both Peller and Company, LLC as well as Peller Wealth Management. He is a Certified Public Accountant and holds an MBA with a concentration in taxation. In addition, he is a registered financial advisor trained in comprehensive wealth management. Robert practices in the areas of corporate, individual and Estate planning for clients in a vast array of professions, industries and specialties. His focus is on tax and retirement planning as it relates to his clients and their unique needs.

Robert specifically works with his clients at all stages of the life cycle in planning and crafting dynamic financial plans and portfolios for those in the accumulation phase as well as planning and coordinating the distribution phase for those either already in or headed into retirement. Robert prides himself on his 'Solve By Committee' approach with all of his clients, regularly involving other licensed professionals in team problem solving for his client's estate planning. Given his specialty as a small business start-up advisor, this approach has proven invaluable to his clients. Robert serves on many boards and committees, and he is also especially proud to be on the board of several Not-for-Profit organizations.

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New York, New York

**Marek Pfeil**

Marek has worked in the financial services industry for over 15 years. Prior to co-founding Harmony Point Wealth Advisors, he worked at several national registered investment advisory firms catering to institutional clients. He has extensive experience in researching investment strategies and helping clients design portfolios to reach their financial goals.

Marek holds an undergraduate degree in Finance from Virginia Polytechnic Institute and State University (Virginia Tech) where he graduated summa cum laude and was a four-year letterman on the men's tennis team. He has an MBA with a concentration in Finance/Investments from the University of Notre Dame Mendoza College of Business. Marek has earned the right to hold the Chartered Financial Analyst (CFA) designation and also holds the FINRA Series 7 and 66 security licenses.

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Irvine, California



PLATINUM ELITE

**Derek  
Pilkington**

Derek is an Investment Adviser Representative with Osaic Wealth, Inc. He earned his degree in Accounting from the University of San Diego. While in college, Derek played baseball and football, and was a defensive captain for the Toreros during his senior campaign. Upon completing his degree at USD, Derek embarked on a career in public accounting with Kennedy and Coe, LLC where he worked as a tax accountant. After realizing his passion for financial planning, Derek transitioned to NYLIFE Securities/Eagle Strategies where he served as a Registered Representative and Investment Adviser Representative. Seeing an opportunity for growth in the Front Range, and wanting to provide his clients with a greater financial planning offering, Derek joined the family firm and opened the Denver branch.

Having grown up around the financial services industry, Derek values having open and honest working relationships, and prides himself on treating each client's situation as if it were his own. Comprehensive in every step of the planning process, Derek seeks to understand his clients' needs and continually monitors their progress in reaching their financial goals.

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Denver, Colorado



PLATINUM ELITE

**Suzette Porter**

Recently married, Suzette Porter draws from more than 30+ years of experience in retirement planning and estate planning strategies to research clients' needs and offer the best solutions for their customized retirement plans. As an independent insurance professional and Investment Adviser Representative, Suzette guides her clients in building customized financial portfolios without the big-box feel of Wall Street corporations directing the decisions.

Suzette started her retirement planning career in 1989 with a firm that researched and developed long-term care insurance policies. While working as a health care coordinator, she discovered that many of the people she cared so much about never fully planned for their retirement years. Realizing that she had both the caring demeanor and the specialized knowledge to help them, Suzette turned her attention toward a new career in financial and estate planning strategies.

In her spare time, you'll find Suzette at her Lake House on the Pedernales River, on the golf course or working within her community or church.

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Austin, Texas

**Michael Prior**

Mike Prior is the founder and managing partner of Priority Financial Group. In addition to over 25 years of experience in the securities industry, he brings dedicated expertise in helping financial advisors and financial institutions reach their unique goals. Prior to PFG, Mike earned a B.A. in Management and held progressive management roles for American Express TRS.

Mike is passionate about consulting and bringing the Charles Schwab, Fidelity, and broker/dealer platforms to financial institutions and financial advisors. He earned the Certified Innovation Executive (CIE) certificate from Stanford University's Graduate School of Business and the CUES Strategic Innovation Institute in 2017.

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Phoenix, Arizona



**David Queen**

David Queen has over 25 years of experience in investments and tax management. He serves a wide range of individuals, businesses, trusts and small estates. He holds a Chartered Financial Consultant Certification from The American College, as well as an Accredited Estate Planner Designation from The National Association of Estate Planners and Councils. He has an Accredited Financial Consultant Certification through FI360. He also has an MBA degree in Finance and a Series 7 and 24 Securities license. Registrations held with LPL Financial.

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**D. Alex Ralicki**

Alex Ralicki, MSA, enjoys the role of Client Quarterback with Ralicki Wealth Management and Trust Services (RWMTS). At the boutique wealth management firm, Alex has the opportunity to work one-on-one with every client to ensure the best outcomes for their finances and investments. Since the firm's inception in 2006, Alex has worked with clients in the areas of cash flow analysis, retirement planning, asset allocation, and business and tax planning. By managing all of a client's finances – from investments to taxes – in one place, Alex and RWMTS is able to put clients first and treat them like family. Alex received a Bachelor of Science degree in Business with a concentration in Accounting in 2008, and a Master of Science degree in Accountancy in 2010.

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**Robert Ramos**

2023 marked my 30th year in the financial services industry. I joined Prudential in 1993. Selling life insurance was about as much fun as watching cars rust but the Blue Angels weren't knocking on my door so I stuck it out. When the weight of the rock on my shoulders became too much to bear, I began working my way towards independence. I picked up my CFP®, ChFC, and some additional registrations then formed a business partnership with Joyce Cool in 2005. We've created a nice little business we are very proud of. Joyce's daughter joined us last year. We lovingly refer to her as our POS—our Plan of Succession. She has been a wonderful, yet quite expensive, addition to our team. The new office really is very nice! The Blue Angels never called. I guess old fat guys aren't recruiting poster material. Who knew? I did get to watch them perform twice in five days in two different states in May.

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**Timothy Redmond**

For more than 30 years, Tim has been pursuing his passion for helping people plan for and address their financial goals. He has helped hundreds of clients with a wide array of financial needs, including individual and employer-sponsored retirement plans, life insurance and comprehensive wealth management. During his extensive career, Tim has come to specialize in small business succession planning and retirement plans, investment management and financial planning, including charitable giving strategies.

Tim is an active volunteer with Special Olympics Southern California, previously serving on the board of directors as chairman. With his son, he lobbied in Washington, DC, as a delegate for Special Olympics International. In addition, he traveled to Greece and Morocco in support of the international Special Olympics movement. He is also on the board at Novo Mission, Inc., a non-profit organization that ignites Gospel movements through its 600+ missionaries around the world. He has accompanied Novo directors on trips to visit and encourage staff members in the United Kingdom, Ukraine, Romania and Lebanon, offering his financial specialization along the way.

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**Timothy Reidy**

Tim Reidy, CLU ChFC is a financial advisor and managing partner at RP Wealth Advisors. With over 30 years in financial services, Tim has advised individuals and businesses in the creation, preservation, and distribution of their wealth.

Tim and the RP Wealth Advisors team utilize the talents of Chartered Financial Analysts (CFA), portfolio managers, and strategists to seek better, risk-adjusted outcomes for their clients. Over the years, Tim has found many of the lessons and principles he learned from his father, a career U.S. Air Force pilot, are applicable to investment management and behavior finance - particularly, "find the smoothest air to reach your destination." Tim graduated With Distinction from Purdue University, West Lafayette. He matriculated with the American College in Bryn Mawr, Pennsylvania, and was conferred with the Chartered Life Underwriter (CLU) and Chartered Financial Consultant (ChFC) designations.

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**Bruce  
Robertson**

A comprehensive, fee-based financial planner who has had the privilege of helping meet the diverse financial needs of his clients' lives for over 20 years. By placing a keen focus on developing an enduring relationship with each of his clients throughout the financial planning process, Bruce and his team separate from the pack. He understands the importance of fully grasping the unique financial goals of a client to demonstrate the trust that is placed with him. Bruce's typical client allows him to offer input into their financial picture only after a careful review of their current goals has been conducted. He works diligently to instill a sense of confidence that his clients have taken the appropriate steps to plan for their financial future and the legacy they desire to leave behind. Bruce offers fee-based comprehensive financial planning that addresses the areas of wealth management, retirement planning, risk management, and estate planning of individuals and the complex needs of business owners. This often involves not only the strength and support of his own team of specialists, but also the partnership with his clients' attorneys, CPAs and other advisors to create a plan that achieves the maximum positive financial impact on each client's wealth objectives.

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**Heather Rohrs**

Heather is the founder of Masterpiece Financial Services as well as the principal financial advisor for the firm. As a fiduciary, Heather and her firm embrace each client relationship with a standard of always putting the needs and interests of the client first! Heather received her MBA from the University of Toledo specializing in Finance and Accounting. Heather's licenses include the Series 7 and Series 66. She also has her Health and Life Insurance license. Heather's previous work experience includes The Arts Commission of Greater Toledo as Executive Director and First Federal Bank as a Private Banker. Heather currently serves on the JW Cole Financial Advisory Board and AssetMark Field Advisory Board.

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**Daniel  
Romaine**

Dan is a CERTIFIED FINANCIAL PLANNER® Professional Professional, a Chartered Life Underwriter®, a Chartered Financial Consultant® and an Accredited Investment Fiduciary®. He got his start in the financial industry more than 40 years ago working for his father, Stan, who founded Romaine Insurance Agency. Growing up, Dan was fascinated with emerging computer technology and helped write and develop an early generation computer application for handling insurance underwriting and contacts with clients. After graduating from Bentley College in 1984 with a degree in business administration, he began working in financial planning.

Dan soon brought his skills and experience back to the family business, allowing it to evolve into Romaine Financial Services Corp., a wealth management firm capable of taking a holistic view of their client's needs.

Dan and his wife Maureen live in the south shore town of Plymouth, and have 3 children: Sara, Hannah, and Nick. The family enjoys skiing in the winter and fun on the beach in the summer. Dan also enjoys golf, which has helped him develop patience and humility.

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**Sharla  
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Sharla D. Rountree is the owner of Personal Benefit Financial, which she joined in 1988. Due to increased public awareness and consumer demand to be more knowledgeable about investments, retirement concerns and insurance options, Ms. Rountree has taught adult education through a community college on financial planning and investing, as well as, provided federal government retirement seminars with Personal Benefit Services Seminar since 1990. Ms. Rountree has contributed to the "Money Wise" column for the Rocky Mountain News, a Bi-monthly Economic update and publishes a bi-monthly financial planning newsletter, The Dollar Chase. In addition, she works as a corporate and non-profit retirement plan advisor.

Ms. Rountree has received the designation of CERTIFIED FINANCIAL PLANNER® Professional from the College of Financial Planning in Denver in 1990 and was a member of the Colorado CFP® Education Board and previous member of the Colorado FPA Education committee. She is a graduate of the University of Colorado with a Bachelor of Science in Finance and Marketing, as well as an actively registered representative.

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**Craig Schafer**

Craig Schafer is a Certified Public Accountant who currently lives in Allentown, PA. He began his career in public accounting in 1986 after obtaining his Bachelor of Science from Pennsylvania State University. Schafer then started his own practice in 1991 which ultimately allowed him to work more closely with businesses and their owners on a wide variety of matters. His current firm, 1847 Financial, specializes in holistic financial planning, advanced tax strategies, and employer benefits. They work with many CPAs and accountants by adding value to their clients in making sure all aspects of their clients' financial life are coordinated and efficient.

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**Marilyn  
Schmitt**

Marilyn has been a financial advisor in Houston since 2001. She holds a BA degree from the University of Houston and has a background in Human Resources. Prior to becoming a financial advisor, Marilyn was in the human resources department with an oil and gas company that was acquired by BP. She has a wealth of experience with executive benefits and transitioning oil executives into retirement.

Marilyn holds FINRA Series 7, Series 66 and Group 1 registrations that allow her to provide full service financial planning, investments and insurance products. She uses a holistic approach to wealth management, focusing on financial planning and quarterly meetings with clients. Managing to risk tolerance and income needs is of primary importance in negotiating a successful long-term strategy and gives her clients confidence in their financial security.

Marilyn, her husband Jim, and their four children moved to Katy in 1987. She currently resides on Lake Conroe.

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**Adam  
Schwartz**

With over 33 years in financial services, Adam helps clients achieve their goals through wealth management and financial planning, utilizing investment advisory, insurance, and alternatives. At present, his business grows organically, with regular referrals, and has experienced 16% growth annually over the last 5 years.

Adam focuses on busy professionals, business owners, and pre and early retirees. For the latter he wrote a book with a marketing colleague called "Guided Retirement Income Planning" as a guide for existing clients preparing for or in early retirement.

Uniquely, Adam's spent a large part of his career as a consultant to other financial advisors, with his last 15 years as a senior consultant with Assetmark. Today, he is thrilled that AssetMark continues to distinguish itself as the business partner of choice.

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**Scott Showers**

I am an independent investment advisor representative who specializes in helping people achieve their most important goals that are aligned with their most deeply held values. My motivation comes from the sense of satisfaction of helping people create a plan and then watching that plan unfold successfully because we really took the time to understand who they are and what they hope to achieve.

Growing up in a small rural town, Ithaca, Michigan, I spent much of my time on my grandparents' dairy farm. My grandparents had an advisor who would come to the farm and meet with them at the kitchen table, and I was allowed to sit in on a few of these meetings starting around age 12, which sparked my interest in investing and financial planning. I have always valued the sense of community and safety that small towns provide.

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**Matthew  
Siegel**

I'm a dedicated financial advisor, volunteer crisis counselor, and passionate donor actively engaged in making a positive impact in the lives of people and animals. In addition to my professional endeavors, I've devoted myself to providing empathetic support to people in distress. As a volunteer crisis counselor, I continue to develop strong active listening skills and the ability to remain composed even in the face of high-pressure situations. Helping people navigate difficult situations and finding resources to overcome their challenges has been a fulfilling way to create a positive impact for more people. Beyond hands-on work in financial planning and wealth management, I relish multiple philanthropic pursuits. In support of my beliefs in the transformative power of community healthcare and wildlife conservation, I serve on the board of CentraState Healthcare System and support Save Giraffes Now.

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**Mark Sindrich**

Mark is the founder of Sindrich & Associates. He specializes in wealth management, concentrating on retirement and estate and income planning for owners of closely held businesses and high net worth individuals. He began his career in financial services in 1977.

Mark began his secondary education at the U.S. Air Force Academy and is a graduate of Ohio University with a Bachelor of Arts in Psychology. He holds the professional certification of Certified Financial Planner™. He is a Registered Representative with Kestra Investment Services, LLC and an Investment Adviser Representative with Kestra Advisory Services, LLC and is a member of the Financial Planning Association since its inception.

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PLATINUM ELITE

**Keith Small**

Keith has been in the financial services profession since 1994. His first position in this industry was a teller with Cambridgeport Bank. This foundational opportunity helped him truly understand the importance of the exceptional client experience. For a 30 second transaction, several bank clients let other individuals go ahead of them in line, simply to work with Keith, who really cared about helping the customer in front of him. Over the next 25 years Keith has held various positions in the financial services profession with Fleet Bank Financial Services, Eaton Vance Investment Management, MFS Investment Management, Oppenheimer Funds and most recently, Cetera Financial Specialists, LLC. These experiences have only increased his passion and commitment to help individuals, families and businesses plan for their personal financial journey. He currently holds life, accident, and health insurance licenses, Series 24, 7, 65 and 63 and is a Registered Representative with Cetera Financial Specialists, LLC as well as an Investment Advisor Representative with Cetera Investment Advisers. Keith is also a Certified Investment Management Analyst (CIMA), Chartered Mutual Fund Counselor (CMFC), Chartered Retirement Plan Counselor (CRPC), Accredited Investment Fiduciary (AIF) and an Enrolled Agent (EA).

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**Skylar Smith**

Skylar helps lead the KPM Wealth Advisor team in Springfield, Missouri by providing fee-based asset management, retirement income planning and estate planning services. Prior to joining KPM, Skylar was an analyst for a \$2 billion AUM ERISA consulting firm and worked in supervision for a large broker-dealer. Skylar is a CERTIFIED FINANCIAL PLANNER® Professional. He holds an MBA from Rockhurst University and graduated from Missouri State University with his B.S. degree in Finance while a team captain for the Bears football team.

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**Phil Sprague**

For over four decades, Philip Sprague has helped his clients create retirement, estate, and legacy plans that provide for them and allow them to thrive in retirement. He feels privileged to have the opportunity to develop close relationships while providing critical financial guidance to businesses and individuals. His dedication to clients, passion for integrity, and disciplined approach were born out of service to our country in the United States Air Force.

After leaving the Air Force, Phil sought a career that would allow him to continue being of service to others. With this inspiration, he became a financial advisor and continues to fulfill his love of service and knowledge. Additional motivation for his career came from his childhood. As the youngest of seven siblings, he watched his mother, twice widowed, work tirelessly to provide for her children and step-children. Observing her hard work and dedication to her family made Philip keenly aware of the value of financial security and the reality that this is almost always achieved through hard work and exceptional financial guidance.

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**Stephen Taylor**

Steve is an attorney and CERTIFIED FINANCIAL PLANNER™ located in Miami, Florida focusing his practice on estate planning, financial planning and wealth management. For the majority of his career, Steve practiced law and became a Florida Bar Board Certified Elder Law Attorney. He chaired the Special Needs Trust section of the Florida Bar and made law in Florida regarding Medicaid matters. Steve and his wife Susie appeared on the ABC's Shark Tank in 2013 and spent last summer premiering her one-woman play in Edinburgh, Scotland. In 2019, he opened his Registered Investment Advisory firm in Florida. Steve is currently the President of the Miami Chapter of the Financial Planning Association.

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**Alexander  
Telidis**

Our mission at IFS is to create long lasting relationships by understanding our client's expectations, knowing what is important to them and finding a way to comfortably achieve both their financial and lifestyle goals, not only today but in the future. Through our philosophies, planning strategies and processes, we never lose sight of what matters and what you can control, this helps to create a superior client experience.

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**Deborah Tiell**

Over 25 years ago, my career as a financial advisor was written in the stars. From humble beginnings working out of the trunk of my car, and going door to door for business, I opened a physical office in 2004 in Bascom, Ohio. The company has grown vastly since then, as we currently employ 11 associates and service clients in over 20 states. I specialize in 401(k) rollovers, efficient tax planning and retirement strategizing. I received education from Tiffin University and currently hold Series 6, 63, 65 and 26 registrations.

Over the years, I have been involved in several of the top financial continuing education programs, such as, Learning Institute for Tax Efficiency, and a qualifying member of the Million Dollar Round Table, which is a Premier Association of Financial Professionals.

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PLATINUM ELITE

**Kit Tiell**

I received a Bachelors in Business from Tiffin University in 2008 and an MBA from Webster University in London in 2010. I started my career as a tax advisor working for both Deloitte and EY preparing US and UK tax returns for ultra-high net worth individuals. In 2016, I returned home to join Tiell Financial Group as part of the succession planning as my aunt, the founder, prepared for her own retirement. My role at Tiell Financial Group continues to evolve depending on client needs and industry trends. My job allows me to help friends, family, and neighbors save for the future, retire with confidence, and transition through stages of life.

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PLATINUM ELITE



**Jeffrey  
Thomas**

Jeff has enjoyed working in the Financial and Insurance industry since 1991. He graduated from the University of Georgia with a B.B.A. in Risk Management and Insurance. He grew up in Roswell, Georgia and now resides in Norcross with his wife Natalie, and two sons, Jack and Alec where he enjoys playing tennis, golf and wake surfing. Jeff is active in the community and enjoys volunteering his time to several local charities and schools in the area. He is a member and sponsor of the Peachtree Corners Business Association where he recently served on the Board of Directors for 3 years. Jeff was recently named as a Five Star Wealth Manager in Atlanta Magazine for the eighth consecutive year. Over the past 20 years, Jeff has had the privilege and pleasure of working with both retirees and pre-retirees to help accomplish their financial goals and dreams. He has given workshops to civic groups, churches and other groups in the Atlanta area over the past 12 years.

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**Bryan  
Thompson**

Bryan and his wife Missy own Thompson Financial Group, where investment, insurance, and estate planning dreams come true. With offices in Presque Isle and Bangor, Maine, and Franklin, Tennessee, Bryan has been a financial guru since 2012. As the third-generation Thompson at the helm, Bryan proudly steers the ship of a family legacy that began in 1962. He and his high school sweetheart-turned-wife, Missy, have made Franklin, Tennessee their home, along with their trio of talented kids: Sydney, Landon, and Reed. Sydney is on the brink of becoming a Physician Assistant in Nashville, while Landon is gearing up for his final year at Liberty University with a focus on Financial Planning. Then there's Reed, the family's pint-sized dynamo, dazzling local theater stages and mastering Hip Hop Dance moves. Bryan and Melissa's love story is one for the books, having survived the ultimate test: restoring a 120+ year-old home together. If that doesn't prove their marriage is rock-solid, nothing will. In the quiet moments before the world wakes up, you'll find Bryan pounding the pavement on his early morning runs, fueled by Tim Horton's coffee and grounded by his time in God's word. After all, with Christ as his anchor, Bryan's ready to conquer anything life throws his way.

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**Adam Todd**

Adam is a Wealth Management Advisor with more than 13 years of experience. He joined the Feliciano Financial Group in June of 2010. During his time as an advisor, Adam has developed a specialization in helping clients navigate through transitional times in their financial lives.

Adam believes very strongly in the holistic approach to wealth management taken at Feliciano Financial, and it was that philosophy that attracted him to FFG. The family atmosphere and genuine client centered approach implemented by Jose and the Feliciano family has been instrumental in helping him become the advisor he is today. Adam is driven by his passion for delivering excellent service and helping his clients pursue their goals.

Adam holds his Series 7, 6, 65, 63, and Group I Life & Health licenses, and is very committed to developing and educating himself on the latest ideas and strategies in the world of finance.

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**Page Todd**

Page Todd is a Founding Principal of AdvisorySouth. He has 33 years of combined experience in financial services, as a corporate executive and in the private practice of law. Before pursuing his career as a financial advisor in 2008, Page spent seven years practicing law, specializing in tax, corporate law and estate planning, and 14 years as an executive officer and general counsel of a public company. He is a graduate of the University of Alabama with a BS in Accounting and also holds a JD from the University of Alabama School of Law and an LL.M. (in Taxation) from New York University School of Law. Page is an Investment Advisor Representative and holds a Series 7 General Securities license and insurance licenses in multiple states. He enjoys spending time with his family, as well as , hunting, fishing, cooking and playing golf.

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**John  
Toothaker**

As a founding member of NoxNumis, John spends his time meeting with clients, supporting his team of advisors, and collaborating with NoxNumis' leadership team on business development initiatives. John's primary focus, however, is on being a problem-solver for his clients. He takes an in-depth approach to understanding what they have and what they're trying to accomplish before putting together a plan that aligns their wealth with their long-term goals. He works to simplify his clients' financial lives, making their portfolios more efficient while thoroughly addressing any risks or opportunities for growth. His hope is to help his clients enjoy more time with their families and pursue their personal interests, rather than feel overwhelmed with the details of their financial lives. He strives to improve their quality of life by providing clarity and helping them minimize their tax obligations, preserve wealth, and leave an impactful legacy. John currently holds the honor of being a Top 10 HTK Summit Advisor. John and his wife Crystal enjoy spending time with their three sons, Brock, Carter, and Will. All three boys grew up playing competitive baseball, and John has spent many years coaching and attending their games and tournaments.

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**Suzanne  
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Suzanne Udoni is a Wealth Manager/Financial Advisor at Waypoint Financial Solutions, Inc., which she founded in June of 2008. She entered the financial services business as a runner on the trading floor of the Chicago Mercantile Exchange in 1983 and worked various positions in the futures markets. She formed a commodity pool with three partners and got her Series 3 in 1986, working with accredited investors with primarily speculative objectives. In 2002, she earned her Series 7 and 66 and she re-entered the financial services arena as a bank investment officer/financial advisor where she developed an interest in helping bank customers with retirement planning. She opened her own practice focusing on retiring baby boomers in the midst of the Great Recession of 2008.

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**James  
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Jim Underhill, CERTIFIED FINANCIAL PLANNER® Professional is the founder and Managing Member of Underhill Financial Advisors, LLC, a full service wealth management firm based in Tucson, Arizona. The firm works best with successful families, business owners and corporate managers facing significant transition. Jim is a CERTIFIED FINANCIAL PLANNER® Professional and General Securities Principal with over 25 years' experience managing clients' portfolios. Underhill Financial Advisors, LLC services clients in 33 states. Jim has a Mechanical Engineering degree from The University of Missouri and an MBA from the University of Pittsburgh. He is a past Board President of the Southern Arizona Estate Planning Council, a member of the Financial Planning Association, the University of Arizona Foundation's Planned Giving Professional Advisory Council, and The UofA Personal & Family Financial Planning Advisory Board.

**Underhill Financial Advisors, LLC**

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**Eric Viores**

As the founder and agency president of Viores Financial Services, Eric began this agency to help local families and businesses be better prepared for the future and have access to all the resources available to better help in planning for success. As a CERTIFIED FINANCIAL PLANNER™ and certified long term care consultant (CLTC), Eric works with families and businesses individually to better determine your current and long term goals while working with you to develop and implement a financial strategy that would best serve to lay the path for financial success.

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Thurmont, Maryland



**Laura Walsh**

Laura has spent her career helping people in need. She received her Master's degree in Mental Health Counseling in 1992, and her financial planning practice grew out of her recognition that financial decision-making is one of the most common stressors an individual or family confronts on a regular basis.

Laura earned her CERTIFIED FINANCIAL PLANNER™ (CFP®) designation in 1996 and focuses on the special needs of families throughout life's stages. Laura completed her studies for the Certified Investment Management Analyst™ (CIMA)® designation at the University of Pennsylvania's Wharton School of Business, Executive Education Program. She also earned the Certified Private Wealth Advisor™ (CPWA)® offered from the Investment Management Consultants Association® in conjunction with The University of Chicago Booth School of Business. Laura also earned the Retirement Income Certified Professional (RICP)® from the American University.

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PLATINUM ELITE

**James Webb II**

Owner and Founder of Capital Financial, LLC an investment firm formed in 1985. Jim is married and has two daughters. He attended the University of Virginia on a football scholarship.

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**Jake Weber**

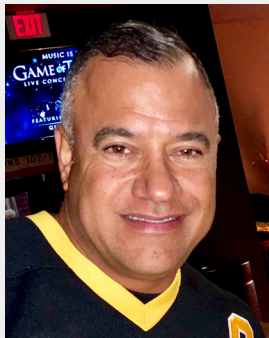
Jake began his financial career as an intern and has spent the last 4 years with Moff & Associates. As an advisor, Jake's goal is to provide the absolute best service to his clients, utilizing his experience in retirement planning, education planning, and investment advisory services. Jake grew up in Central Pennsylvania and moved to Pittsburgh to pursue his education at the University of Pittsburgh. There, he obtained his Bachelor of Science in business administration in accounting and finance. After receiving his degree, he moved back to the Williamsport area to join Moff & Associates as a full-time advisor. Among advising, he has shown effective leadership and management and a team-oriented mindset. Jake has a passion for financial markets and helping others. He finds his career path rewarding, which is a measure of his success.

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**Bryan Wertzer**

**Professional Experience** Bryan Wertzer is co-owner of Sutley Wertzer, Inc. He started in the financial industry in 1993 specializing in the TSA/403(b) market with educators. His FINRA licenses include the Series 6, 7, 24, 26, 51, 63, 65, and a designation for the AIF® from the Center for Fiduciary Studies™, and California Insurance License #0B18778. Today, he gets great enjoyment out of helping professionals who aspire to a work optional lifestyle. His goal is to make a difference in people's lives so that they can experience the comfort, security, and safety that comes with achieving financial freedom. **Education** Bryan graduated from California State University, Sacramento in 1993 with a BA in Government and a minor in Business Administration. The education that he received at CSUS laid the foundation to continue the learning process in the Financial Industry. Bryan spends many hours attending training seminars and continuing education classes. Bryan has many interests away from the office including travel, triathlon training, golf, working out, skiing, scuba diving, and spending as much time as possible with his family. He resides in Rancho Murieta, California with his wife and son, Blake, and has a son, Aidan who is attending Arizona State University.

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**Rolly White**

Rolly has been a dedicated Financial Professional since 2008, bringing extensive expertise and a passion for helping clients achieve their financial success. Rolly graduated from Arizona State University with a Bachelor of Science degree in Supply Chain Management in 2000. Prior to founding his company, Seville Financial, Rolly was a Registered Representative for MetLife Securities and Penn Mutual. In 2019, he joined AmeriFlex Financial as a Financial Advisor, holding securities licenses for FINRA Series 6, 7, 63 and 6. Rolly currently resides in Gilbert, Arizona with his wife Kristin and their five adult children. In his free time, Rolly enjoys watching his children compete in sports, riding his motorcycle, and exploring new travel experiences, particularly through cruises. He is an avid supporter of the Pittsburgh Penguins, Steelers, and Pirates. Additionally, Rolly loves to discover new restaurants and is always on the lookout for a chef who can match his wife Kristin's culinary skills!

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**Barbara Williams**

I have had the joy of travelling through this career for the past 40 years. Financial Focus was created and grown along with an amazing partner for 37 years. I now have the pleasure of continuing the business with 3 other advisors (one being my son). I have a balance in life including my husband John (my secret weapon), and two local children who have supplied me six grandchildren to love on.

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**James  
Williams**

James has been in the financial services industry since 2000. He has served as an independent director to several private and public companies assisting them in management, investments, and financial planning. Before entering the financial services industry, he worked for a mergers and acquisitions company. James is a CERTIFIED FINANCIAL PLANNER® Professional, Chartered Life Underwriter, and has his Masters in Business Administration. In his free time James enjoys being outdoors and is an avid runner. He also spends his time as a musician playing the guitar. James has been married to Gini Joy since 2001 and lives in Dana Point with their four children.

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**Kenneth  
Williams**

Ken has been in the financial services industry since 1977. In addition to his professional affiliations, he has served as a speaker and panelist on various forums in continuing education programs on investments, estate planning, and insurance-related topics. Ken grew up on the East Coast and has been married to his wife Cindy since 1973. They have eight children and seventeen grandchildren. Ken spends his free time attending his grandchildren's activities, coaching, taking walks with his wife, and playing golf and tennis. He serves as President of the Marbella Scholarship Foundation at Marbella Country Club.

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**Mark Wilson**

As a Senior Executive Benefit Specialist at CUNA Mutual Group, I provide financial insights and recommended solutions to credit union Boards. My deep experience with large institutional accounts and the ability to navigate many market events has given me long-term experience and perspective. I enjoy the institutional side of the business and working with top executives and providers daily. I hold multiple security licenses and have experience on an executive team at a large credit union.

In my spare time, I enjoy investing in my family. I enjoy grandchildren, teaching millennials, golfing, water activities and boating.

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**Shawn Wilson**

Drawing on nearly two decades of experience, Shawn serves as a dedicated wealth planning advisor to high-net-worth individuals at or near retirement, corporate executives, and entrepreneurs. Specializing in thoughtfully tailored financial plans, Shawn will ensure every strategy is designed to support your biggest goals and greatest aspirations.

Shawn's mission is simple: to help individuals and families successfully retire, and stay retired, according to their vision and as early in life as they choose.

Shawn takes pride in making personal connections and begins by listening to stories about your family dynamics, goals, and values to grasp the very essence of who you are. With the soul of a teacher and the heart of a listener, Shawn places an emphasis on education so you can feel empowered to make better financial decisions. He enjoys making the complex simple and translating sophisticated financial topics into terms that are easy to understand.

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PLATINUM ELITE

**Dane Winter**

Dane has worked in financial services for 11 years and comes from a background in public accounting. He holds a CPA license as well as a CFP® certification and is licensed through Kestra Investment Services, LLC as a Registered Associate. He holds a Series 65 (Uniform Investment Adviser Law Examination) a Series 7 (General Securities Representative) license and is licensed in both life and health insurance.

Dane graduated from the University of Denver with a Bachelor's of Science in Accounting. Prior to entering the financial planning industry, he worked for a large regional accounting firm that focused primarily on high net worth individuals and closely held business owners.

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**James Wood**

Jim has been a financial advisor for 20 years and a CERTIFIED FINANCIAL PLANNER™ for 17 years. Prior to becoming a financial planner, Jim was a commercial banker for thirteen years working with entrepreneurs and real estate investors. Jim has his series 7, 63, and 66 securities registrations, and he is also life and health insurance licensed. He graduated from Vanderbilt University School of Engineering, although he is not qualified to assess the viability of your bridge project. Jim is also a member of the Financial Planning Association. Jim is a CERTIFIED FINANCIAL PLANNER™ and strives to provide experienced and professional planning services. To earn the CFP® certification Jim had to complete an approved educational program, pass a rigorous examination and meet stringent experience requirements. Jim also adheres to a professional Code of Ethics and he fulfills annual continuing education requirements. A CFP® professional is professionally bound to always do and recommend what is in the absolute best interest of the client.

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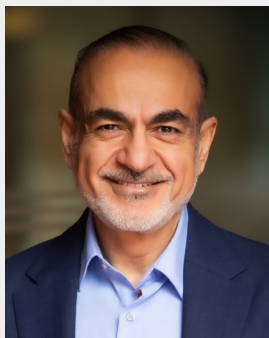


**Todd Woodard**

Nearly 25 years ago, I set out with the vision to serve clients by delivering objective and unbiased wealth management solutions. It was a lonely start, and truth be told, Mosaic Wealth Management Group was not much of a group at all. Since those early, isolated days, we've been blessed to assemble an extremely talented team of four CFP® advisors and an amazing support staff, all sharing the same passion to deliver best of class solutions with world-class service.

**Mosaic Wealth Management Group, Inc.**

twoodard@mosaic-wealth.com | Winter Springs, Florida



**Daniel  
Yasharel**

Daniel Farid Yasharel, a senior partner at NWF Advisory Group, Inc., offers over 38 years of experience in finance. A member of the Financial Planning Association, he specializes in Behavioral Finance, incorporating emotional competence into his financial strategies. Daniel is known for guiding clients toward informed, values-based decisions.

He holds a Master's degree in Financial Services (MSFS) from The American College of Financial Services and has earned Certified Financial Planner™ (CFP®), Certified Divorce Financial Analyst (CDFA), and Behavioral Financial Advisor (BFA) designations. He's instructed the "Investments in Personal Financial Planning" course at UCLA, reflecting his commitment to sharing knowledge.

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**Jessica Yost**

Jessie Yost joined Castlerock Financial Management Group in May 2016. As an Investment Advisor Representative, Jessie enjoys getting to know clients and helping them reach their goals, whether it be investing to build wealth or protecting and preserving assets.

Jessie lives in Schuyler, NE with her husband, Andy, and their two children, Kai and Braeh. She spends most of her time attending youth sporting events and volunteering her time for multiple organizations in Schuyler. She serves as President of Sertoma, secretary for P.E.O. and the Schuyler Enrichment Foundation, is a board member for the Colfax Foundation, and is on various committees in organizations.

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**David Younis**

Dave Younis was raised in Baldwinsville, NY and attended SUNY Geneseo graduating magna cum laude in 2003 with a Bachelor of Science in business administration concentrating in finance. He began in the financial services industry with Lincoln Financial Advisors where he spent 10 years focusing on providing cross-disciplinary and complex financial planning services. In 2009, he obtained his CERTIFIED FINANCIAL PLANNER™ designation after three years of study at the American College. As a CERTIFIED FINANCIAL PLANNER™ Practitioner, offering fiduciary based advice is the hallmark of his financial planning process. Dave joined Allied Financial Partners as the Director of the Financial Services Department in 2013. Since that time he's brought his passion for supporting successful business owners, retirees and other financially engaged individuals by helping them to explore their finances in a more holistic manner. He brings with him two decades of experience assisting clients to take greater control of their financial future by educating and guiding them toward their personal vision of success.

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**Jonathon  
Zweifel**

Jonathan takes pride in developing personal and professional relationships with each of his clients by offering a personalized approach to investment planning. With approximately 25 years of experience, Jonathan specializes in transitional wealth planning for clients who have experienced one of the following life events; retirement, divorce, death of a loved one, sale of a business, inheritance, and sale of real estate. Jonathan is a Certified Financial Planner professional, a designation less than 25% of practicing financial advisors earn.

Jonathan received his B.S. in Finance from Arizona State University and graduated Summa Cum Laude. Originally from Malin, Oregon, he, and his wife Michelle reside in Chandler, Arizona with their four children, Jathen, Brylee, Emma, and Ryder. While away from the office, Jonathan enjoys sailing, camping, and flying. Staying active in his community, Jonathan volunteers at his church and teaches at a local college.

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