

## **Boston University Program for Financial Planning Faculty Bios**

### **Robert J. Glovsky, Program Director, JD, LLM, CFP®, CLU, ChFC**

Bob is the President of Mintz Levin Financial Advisors, LLC, which was founded in October 1998 to provide wealth management and investment advisory services to individuals and families. Mintz Levin Financial Advisors counsels clients on asset allocation and investment strategies and offers comprehensive, customized investment advisory and financial planning services. In 2004, *Bloomberg* magazine chose Mintz Levin Financial Advisors, LLC as one of the nation's top wealth management firms. Bob is a practicing financial planner with more than 20 years of experience. Before forming Mintz Levin Financial Advisors, he was a Principal of one of New England's largest fee-only financial planning practices. Bob has broad-based experience in financial planning, individual tax planning and money management, with a particular focus on asset allocation and investment strategies.

Bob is the Director of Boston University's Program for Financial Planners, the largest CFP Board- Registered Program in New England and one of the largest in the country. He also served as Chair of the Board of Examiners of the Certified Financial Planners Board of Standards, which sets standards for professionals worldwide, and currently serves on the CFP Board of Governors. Bob has lectured and taught lawyers, accountants and educators, and has spoken extensively throughout the country on financial planning topics. He has also served as a financial planning expert in the development of a financial planning software product.

Recently, Bob was listed on the "Top Professional Advisors" list in the new J.K. Lasser's "*New Rules for Estate and Tax Planning*" book. Bob was also listed on the *Mutual Fund* magazine's "Nation's Top 100 Financial Planners." *Worth* magazine has selected Bob as one of the 'Best Financial Advisors in the Country' eight consecutive times; in addition, he has twice appeared on the cover of *Financial Planning* magazine. Bob is widely renowned for his financial expertise and has hosted 'The Bob Glovsky Show' airing five days a week on Business Radio. His views were also showcased for over eight years when he served as co-host of 'The Money Experts' on Boston radio and of 'The Financial Planners' on cable television stations. Bob has also appeared on CNBC as well as on Boston Channels 2, 4, 5 and 7 and on New England Cable News. Bob was awarded the highest honor bestowed by the Boston University School of Law, the Silver Shingle, for Distinguished Service to the School of Law (April 2002).

Bob's expertise is widely recognized in the print media; he has been a professional advisor to the Boston Herald Money Manager Column and a contributor to the *Boston Business Journal* and *Massachusetts Lawyer's Weekly*. He is regularly quoted in publications including *The New York Times*, *The Wall Street Journal*, *Barron's*, *Business Week*, *The Washington Post*, *The Boston Globe* and the *Boston Herald*. Bob currently serves on the Board of Trustees of the B'Nai B'rith Sports Lodge and the Spinazzola Foundation. He is a member of the Anti-Defamation League Executive Committee (New England Region). Past service includes President of the Dartmouth College of Alumni Association of Eastern Massachusetts and Trustee of the Darrow School. In October 2002, Bob, along with his two brothers, received from The American Jewish Committee the prestigious Community Service Award. Bob received his undergraduate degree from Dartmouth College and both his J.D. and a Master's degree in Taxation from Boston University School of Law. He is a CERTIFIED PLANNER practitioner, Chartered Financial Consultant (ChFC) and a Chartered Life Underwriter (CLU).

### **Wayne E. Boenig, CFA, CFP®, AIF®**

Wayne Boenig is Chief Investment Consultant for PFE Advisors, LLC d/b/a The PFE Group, a leading financial education and consulting firm serving clients nationwide. Wayne has been in the investment management and consulting field for over seventeen years. Prior to joining PFE, Wayne spent five years as Director of Quantitative Analytics at Loomis, Sayles & Co., LP, a leading investment management firm in Boston, where he also served as client liaison in the firm's Consultant Relations Department. He also has nine years experience with brokerage/consulting firms, having served as Director of Manager research for LPL Financial Services and as a Senior Investment Management Analyst for The Smith Barney Consulting Group. Wayne has a B.S. in Business Administration and Economics from the University of Delaware and has been a Chartered Financial Analyst since 1993, a CERTIFIED FINANCIAL PLANNER™ since 2003 and an Accredited Investment Fiduciary since 2004. He is a member of the Association for Investment Management and Research and the Boston Security Analysts Society. He has been an instructor in the Boston University Program for Financial Planners since 2004.

**Vincent E. Bonazzoli**

Vincent E. Bonazzoli is the principal and sole owner of The Vincent E. Bonazzoli Law Firm, P.C., a firm concentrating in Advanced Estate Planning, Retirement and Wealth Strategies, as well as, General Estate Planning and other related areas. Mr. Bonazzoli received his J.D. from Suffolk University Law School. He is a graduate of Esperti Peterson Institute Advanced Studies for Estate and Wealth Planning and their Post Doctoral Masters Program. Mr. Bonazzoli is a member of the Massachusetts Bar Association and the Real Estate Bar Association for Massachusetts. He is a member of the National Network of Estate Planning Attorneys and Wealth Counsel, LLC. Currently, he is the President and a Board of Director of the Essex County Massachusetts Estate Planning Counsel. Mr. Bonazzoli is an instructor for the Boston University Program for Financial Planning where he teaches estate planning courses. He was an Adjunct Professor of the Academy of Multidisciplinary Practice, a Senior Fellow of the Estate & Wealth Strategies Institute at Michigan State University and also taught estate planning courses for Merrimack College. Vincent E. Bonazzoli lives with his wife and two children in Swampscott.

**John Burke**

John is originally from San Francisco, California. Educated at San Jose State University, (BS, Business Administration) and Golden Gate University (MBA), John also spent 20 years with the U.S. Army and was further educated at Ft. Benning, Georgia, receiving initial Officer Training as well as the Airborne and Ranger Courses, Ft. Knox, Kentucky, where he received Advanced Officer Training, Ft. Leavenworth, Kansas where he received Combined Arms and Services as well as Command and General Staff Officer Courses and finally, at the National War College in Washington, D.C. As an instructor, John has experience through Los Angeles Community College (Overseas), Ohlone Junior College, The Command and General Staff College, the Defense Contract Audit Institute, Golden Gate University and now, Boston University. For Financial Planning, John has developed course work and taught the Financial Planning Overview Course, Insurance, Investments as well as Marketing for Financial Services. He works in Boston for Fidelity Investments and lives in the Back Bay with his family.

**Kenneth Dean, CPA, CFP®, MST**

Kenneth Dean is a Certified Public Accountant and a Certified Financial Planner®. He has provided accounting and tax services to personal clients for 20 years. As an international tax manager, he gained 10 years' experience of dealing with large multinational companies such as Toshiba and Colgate-Palmolive. Ken achieved a Master's of Science degree in Taxation in 1995 and a State and Local Tax certification in 1999 from Fairleigh Dickinson University. As a former instructor for Merrimack College, Ken has taught all seven financial courses over the past four years, which are: Introduction to Financial Planning, Insurance Planning and Risk Management, Investment Planning, Income Tax Planning, Retirement and Employee Benefits Planning, Estate and Gift Tax Planning, and Comprehensive Case Analysis. Additionally, he has taught all sections of the CFP® Certification Examination Review courses for various CFP® programs. In addition to being an instructor in Boston University's classroom Financial Planning Program, Ken is also a consultant to Boston University's Program for Financial Planning, where he provides input to students enrolled in the online Financial Planning Program. Ken is a current member of the AICPA and the NJSCPA.

**Colleen Carcone, JD, CFP®**

Colleen Carcone is a J.D. as well as a Certified Financial Planner®. She serves as a Wealth Planning Specialist for TIAA-CREF where she provides wealth transfer, estate and tax planning services for the company's most complex client needs. Prior to joining TIAA-CREF, Colleen worked with Atlantic Trust Company where she delivered estate and financial planning services to the firm's clients. At Atlantic Trust, she advised high net worth clients on all aspects of estate planning including basic planning, asset ownership, charitable gifting, multi-generational transfers and other sophisticated estate planning strategies. She also worked with clients' outside advisors to implement these techniques. Colleen previously worked with Atlantic Benefit Group, an insurance firm working with high net worth individuals and business owners. In this role, Colleen worked with clients in the implementation of advanced estate and business planning techniques utilizing life insurance. Colleen holds a Bachelor of Arts degree from the University of Vermont, and received her J.D. degree from New England School of Law. She is admitted to the Massachusetts Bar, and holds Series 6 and 63 licenses. Colleen is active in several professional organizations including the Boston Bar Association and the Boston Estate Planning Council. Colleen joins Boston University's Center for Professional Education as an Estate Planning instructor in the Financial Planning Program.

**Arlene Franklin, JD, LLM, CFP®**

As Vice President of the Strategic Planning Unit, Ms. Franklin assists clients of Investment Management in the areas of income, retirement, charitable and gift tax planning, risk management, and estate planning. She also provides

counsel to the Investment Management and Trust sales team on prospect planning issues. Prior to joining Boston Private Bank & Trust Company, Ms. Franklin was a tax consultant with Touche Ross & Co., and, more recently, with a regional public accounting firm headquartered in Boston. In both capacities, her work has concentrated on high net worth individuals and closely-held business owners. She has personal entrepreneurial experience as well, having founded and, for many years, successfully operated one of the first one-hour photo labs in New England. Ms. Franklin completed her undergraduate work at the University of Colorado and received a J.D. degree from the Syracuse University College of Law. She earned an L.L.M. in Taxation from the Graduate Tax Program at Boston University School of Law. She has completed the Program for Financial Planning at Boston University, and has received her CFP® certification.

#### **Dan Galli, CFP®**

Dan Galli is a CERTIFIED FINANCIAL PLANNER™ practitioner and Principal of Daniel J. Galli & Associates located in Norwell, MA. Dan specializes in retirement planning for professionals, small business owners, teachers and other individuals; designing qualified retirement plans, maximizing savings and managing assets. Dan is a registered representative of Carillon Investments with NASD Series 7, 63, 66, and 24 licenses. Dan is also registered as an Investment Advisory Associate of PFE Advisors, LLC. He travels nationally providing educational workshops for employees of companies such as PepsiCo, MasterCard, AARP, and others. In 2005 he joined Boston University to teach Retirement Planning and Employee Benefits. Dan also teaches this portion of the Kaplan/Bisys/BU Review for the CFP® Comprehensive Exam. Dan holds a B.S. from Boston University and an M.Ed from Bridgewater State College. He taught professionally for 11 years prior to beginning his financial services career. Dan is a Chartered Life Underwriter, Chartered Financial Consultant and a CERTIFIED FINANCIAL PLANNER™.

#### **Kimberly J. Howard, CFP®**

Kim is the founder and owner of KJH Financial Services located in Needham MA. She has been in the financial services market for over 20 years. After consulting for Fidelity, Putnam, Bank of America, The Boston Company and John Hancock, she has acquired knowledge in mutual funds, private banking, retail banking and retirement planning. Additionally she has been preparing federal and state tax returns for individuals and small business owners. Kimberly combines these experiences into providing comprehensive financial planning and investment advice. She attended Boston University for her Certification in Financial Planning and HR Block for Tax Preparation Certification. Previous studies include a Master of Science degree in Information Management in Computer Science from Boston University and a Bachelor of Science degree in Mathematics and Physical Education from Stephen F. Austin University in Texas. She is a member of the Financial Planning Association (FPA) and The National Association of Personal Financial Advisors (NAPFA).

#### **Alan A. Ioffredo, CFP®**

Alan Ioffredo is the principal of Financial Education & Planning which he founded in 1994. He established the firm as a fee based practice serving the financial planning needs of families and the learning needs of university and corporate student groups. Alan is a CERTIFIED FINANCIAL PLANNER™ practitioner, a licensed insurance broker and a Registered Investment Advisor conducting business as Financial Education & Planning. He has served on the faculty of the Boston University Program for Financial Planners since 1995 and holds the distinction of being the BU program's first graduate to join the faculty. Alan holds a Bachelor of Science degree from Cornell University's College of Engineering. He is a member of the Financial Planning Association of Massachusetts. Alan is a registered Securities Principal and an Investment Advisor Representative of Linsco/Private Ledger ("LPL") through whom he offers fee-based asset management to clients. (Securities offered through Linsco/Private Ledger, Member NASD/SIPC) Alan is a member of the NASD (National Association of Securities Dealers) Board of Arbitrators and resides in Melrose with his wife Catherine and their three children.

#### **Clifford Jurdi, CFP®**

Cliff Jurdi is a CERTIFIED FINANCIAL PLANNER™ practitioner and Principal of Clifford J. Jurdi, CFP®, CHFC, located in Exeter, New Hampshire. Cliff is a Registered Representative, as well as an Investment Adviser Representative of Commonwealth Financial Network, Member FINRA/SIPC, a Registered Investment Adviser. Cliff's specialty is comprehensive financial and retirement planning, which includes investment analysis, risk management and estate planning. Cliff's specialty is comprehensive financial and retirement planning, which includes investment analysis, risk management and estate planning. As such, his practice is mainly fee based. Cliff assists individuals, professionals and business owners in the design, management and implementation of their retirement plans. Cliff received his Master's of Science in Financial Planning from Bentley College, where he graduated with honors and distinction. He has been inducted into Beta Gamma Sigma, which is the highest recognition a business student can

receive in a business program accredited by AACSB International. He is a member of the Financial Planning Association, as well as a roster member of the FINRA board of arbitration. As a Registered Representative of Commonwealth Financial Network, Cliff holds series 7, 24, 63 and 65 registrations as well as multiple state insurance licensing.

**Timothy A. LePain, CLU, ChF, MSM**

Tim joined Prudential as an Agent in 1977. In 1982 he was promoted to the position of Development Manager in the Boston Agency where he was responsible for hiring, training and supervising agents. During his years as a Development Manager he was the recipient of several Prudential Academy of Honor awards as well a Presidential Citation. In 1992 Tim joined John Hancock as a Regional Field Consultant and in 1993 was appointed the Agency Manager for a John Hancock office. In 2001 Tim joined American Express Financial Advisors as a financial advisor in his own practice. Tim works with individuals and businesses, helping them shape financial solutions for a lifetime through a comprehensive fee based financial planning process. Tim's office is located in Natick Mass. where he also resides. Tim attained his Chartered Life Underwriter designation in 1990 and his Chartered Financial Consultant designation in 1992. In 1998 he also received a Master of Science in Management (Financial Services) from the American College. Tim is a graduate of the Covey Leadership Institute in Utah and the Purdue Insurance Institute in Indiana. Tim is the immediate past president of the Boston chapter of the Society of Financial Services Professionals.

**Rick Macdonald, CFA, CFP®**

Rick is a Senior Financial Planner for Mintz Levin Financial Advisors, LLC, which was founded in October 1998 to provide wealth management and investment advisory services to individuals and families. MLFA professionals counsel clients on asset allocation and investment strategies and offer comprehensive, customized investment advisory and financial planning services. Rick joined MLFA in 1999 and has extensive experience in comprehensive financial planning for high net worth clients on investments, retirement, education funding, insurance, taxes and estate planning. He also serves as a member of the firm's Investment Committee, which is responsible for researching, monitoring, and recommending equity, fixed-income, and alternative investments for clients. Rick graduated *summa cum laude* from the University of Massachusetts with a B.A. in Economics, received both his Master of Science in Finance and his M.B.A. from Boston College. Rick is a CERTIFIED FINANCIAL PLANNER™ practitioner, holds the Chartered Financial Analyst designation and is a member of the Financial Planning Association (FPA), and the CFA Institute.

**John O'Brien, CFP®**

John O'Brien has been in the financial services field for over 14 years. Prior to joining Citizens Investment Services he ran his own "fee only" financial planning firm and worked at Metlife Financial Services. He holds a certificate in financial planning from Boston University and has been an instructor in the program for over 5 years. John holds the CERTIFIED FINANCIAL PLANNER™ designation as well as several NASD and insurance licenses.

**Michael S. Orentlich, CFP®, CLU, ChFC**

Michael Orentlich, the principal and founder of Orentlich Financial Services, has been providing his clients with financial advice since 1991. Michael holds several professional certifications including CERTIFIED FINANCIAL PLANNER™, Chartered Life Underwriter, and Chartered Financial Consultant. He is also a Certified in Long Term Care certificant. Michael is particularly interested in insurance, risk management, and retirement planning. An Adjunct Professor in Boston University's Program for Financial Planning, Michael has taught retirement planning since 2000. Michael is an active participant in Boston's financial planning community and a long-time member of the Massachusetts Chapter of the Financial Planning Association. Since 1999, he has consistently been awarded membership in the "Million Dollar Round Table," an international organization that annually recognizes a select group of insurance industry professionals worldwide. Michael graduated with a Bachelor of Science degree in Finance, from the University of Massachusetts and completed the Program for Financial Planning at Boston University. Michael lives in Marlborough with his wife and two children.

**John J. Pallaria, ChFC, CRPS®, CFP®**

John Pallaria is Director of Business Development at The Principal Financial Group, focusing on developing and strengthening the channels in which Principal's retirement products are marketed in New England. John joined Principal in 2003 and was previously the Account Executive Director where he led the team that services Principal's existing retirement plans. Prior to joining Principal, John worked for Scudder Investments for almost 10 years, holding a variety of roles within the retirement services division. John teaches Income Tax and Retirement Planning

in BU's Program for Financial Planning and previously taught at Merrimack College. John teaches Income Tax, Retirement Planning and Estate Planning in the Kaplan/Bisys/BU Review for the CFP® Comprehensive Exam. John received a BS in Business Administration from Merrimack College and an MBA from Southern New Hampshire University, as well as the Chartered Financial Consultant designation from The American College and the Chartered Retirement Plans Specialist designation from The College for Financial Planning. John is also NASD series 6, 7 and 63 registered. A lifelong New Hampshire resident, John is married and has two young boys.

**Joshua Pierce, CFP®**

Josh is a Vice President of Kobren Insight Management, a Registered Investment Advisor and Money Management Firm in Wellesley. At Kobren Josh is responsible for new business development and client relationship management. Josh has over five years of financial services industry experience and, prior to joining Kobren Insight Management, Josh held the positions of Financial Advisor at UBS Financial Services, Inc., and the Private Clients Group of Fleet National Bank. Josh holds the CERTIFIED FINANCIAL PLANNER™ (CFP®) and Certified Trust and Financial Advisor (CTFA) designations, and is a member of the Boston Estate Planning Council. Josh received his B.A. from Wheaton College.

**John Przybylski, J.D., LL.M., CFP®**

John is the Director of Financial Planning at LongVue Advisors LLC, a wealth management firm located in Back Bay. He specializes in designing custom financial plans for high net worth individuals and families. As an attorney, he has a thorough understanding of complex tax implications and has substantial experience representing clients before the Internal Revenue Service and state taxing authorities. Before joining LongVue Advisors, John was the supervising attorney in the financial planning department of a leading accounting firm in Boston. Mr. Przybylski designed custom financial plans and prepared stock option analyses for clients, including reviews of alternative minimum tax implications for incentive stock options. A well-published and oft-quoted expert, Mr. Przybylski gained additional experience in custom and complex financial planning as staff attorney at G.W. & Wade, Inc., Wellesley, Mass. Mr. Przybylski earned his J.D. and LL.M degrees at the Boston University School of Law and a bachelor's degree in economics at the University of Michigan. He is a Certified Financial Planner, has earned the Chartered Retirement Planning CounselorSM designation, and has successfully completed Series 7, Series 63 and Series 66 securities examinations.

**William B. Reeve, MBA, CFA, CFP®**

Bill is currently teaching tax and investment planning for Boston University's Program for Financial Planning, and teaches tax planning and case analysis for the Kaplan/Bisys/BU Review for the CFP® Comprehensive Exam. Additionally, Bill has edited and written curriculum for Boston University's Online Program for Financial Planners. He is also an instructor for Northeastern University's graduate program, teaching accounting, finance, and investment courses. Bill previously taught financial planning courses for Merrimack College and Northeastern University, and at financial service firms such as John Hancock, American Express, Fidelity Investments, Merrill Lynch, etc. He has also taught financial planning to employees of Pepsi, Shaws Supermarkets, and Excelon. Bill is self-employed as an accountant and business consultant. From 1995 to 2005, he ran Sound Financial Planning, Inc., an investment advisory firm that specialized in portfolio management. In addition to being a CFP® licensee and a CFA charter holder, Bill also has an MBA in Finance. Bill is a member of the FPA and BSAS, as well as one of the founding members of the Boston Chapter of Beta Gamma Sigma.

**Eva M. Ribarits, J.D., LL.M.**

Eva M. Ribarits is Principal in the Wellesley based firm of Creative Transitions, a legal and educational consulting firm focusing on estate planning strategies for high net worth individuals, their advisors, as well as corporate clients. Prior to her current role, she was vice president of estate planning for Fidelity Investments where her role was to create an estate planning department and develop and educate clients and their advisors on tax and estate planning strategies. Prior to joining Fidelity, she was a second vice president of estate and business planning for Paul Revere Companies in Worcester. A graduate of the State University of New York at Buffalo, she earned a master's of law in taxation from Boston University School of Law and a juris doctorate from Western New England College School of Law. She is a member of the New York Bar and has spoken at numerous national and local tax and estate planning conferences and satellite broadcasts on relevant estate planning topics. Ribarits is a published author on the use of family limited partnerships and the use of retirement plans in the estate planning process and has been featured on radio talk shows explaining estate planning strategies to the non-professional audience.

**William S. Schulz, CFP®, LIA**

Will is the president of HBR Advisors, Inc., a fee-only financial advisory firm specializing in life insurance planning, policy audits and analysis. He has worked as an employee and as a consultant for several life insurance companies including Mass Mutual, Guardian and Hartford Life. Will is currently writing a consumer oriented book on life insurance issues and strategies. He has conducted seminars for law and investment firms, CPAs and other professional groups on how to best integrate life insurance into existing advisory practices and on working effectively with life insurance producers. Will is a member of The Boston Estate Planning Council. He completed the Program for Financial Planning at Boston University and the university's exam preparation program before obtaining his CFP® certification.

**James S. Smith, CFP®**

Mr. Smith is a Financial Advisor with UBS Financial Services in Boston. He has been a practicing financial planner since 1984, earned his CFP® certification in 1987 and has taught in Boston University's Program for Financial Planners since 1993. He specializes in comprehensive financial planning for senior level corporate executives.

**Gary M. Sullivan, CPA/PFS, CFP®**

Gary is the founder and President of Landmark Wealth Advisors, LLC a financial consulting firm that has been creating and managing wealth for private business owners since 1989. Mr. Sullivan crafts tax and family-sensitive wealth strategies and is an expert in the areas of business succession, estate planning and employee benefits. Gary combines financial and tax understanding, small business management savvy and personal finance experience to develop and implement personalized wealth creation and preservation techniques. He is active member of both the Massachusetts Society of CPA's and the American Institute of CPA's. Mr. Sullivan holds a Certified Public Accountant/Personal Financial Specialist designation and is a CERTIFIED FINANCIAL PLANNER™. Gary earned his public accounting experience at BDO Seidman, LLC, an international tax consulting and professional services firm. Gary's investment experience was developed at AEW Capital Management, a pension fund advisor. Gary holds a B.S. degree in Accountancy from Bentley College and earned his MBA in Finance and Investments at the University of Texas. Gary lives in Winchester with his wife and their daughters.

**Craig A. Thompson, CIC, AAI, LIA**

Craig A. Thompson has been President of the Sampson Insurance Agency, Inc. of Weymouth since 1992. Sampson Insurance is a recognized leader in the property/casualty field since 1902 and specializes in property/casualty coverage for individuals and businesses. Craig holds the Certified Insurance Counselors and Accredited Adviser in Insurance designations. Craig is a member of several professional organizations. Craig is an instructor for Boston University's Program for Financial Planning, and has taught Property and Liability coverage in the Risk Management course for the past two years. During his career at Sampson Insurance Agency, Inc., Craig has helped the business attain the coveted Five Star Agency Designation. He earned a Bachelor of Arts and Sciences degree from Curry College and lives Plymouth.

**Carolynn Tomin, CFP®**

Carolynn Tomin is a CERTIFIED FINANCIAL PLANNER™ professional who specializes in financial education. She has taught estate planning courses and CFP® Certification Examination Reviews for thirteen years, for CFP® programs at Boston University, Merrimack College and Northeastern University in Massachusetts, and for Florida Gulf Coast University. She has also taught estate planning courses for Merrill Lynch, Salomon Smith Barney, Fleet Bank, Bank Boston, Harvard University, John Hancock, and Met Life. Carolynn is a consultant to Boston University's Program for Financial Planning, where she edits, writes and oversees curriculum for their online program. Carolynn sold her financial education company [Beacon Hill Financial Educators](#) after eight years, which provided continuing education courses for CFP® certificants and CPAs throughout the country. She has written and presented ethics and estate planning courses for organizations such as the Financial Planning Association (FPA) of Massachusetts, the New Hampshire Association of Public Accountants, and the National Association of Personal Financial Advisors (NAPFA), and at national conferences for American Express, Linsco Private Ledger, and Mutual Service Corporation. Former positions include Program Manager of Boston University's Program for Financial Planning, Director of Financial Planning Programs at Merrimack College, and Regional Director of the Social Security Disability Program in Massachusetts. She is a current member of the FPA and serves on the SW Florida chapter Board of Directors. She was a former member of the Boston Estate Planning Council for 7 years.

**Whiting R. Willauer, Jr., MBA, CFA, CFP®**

Skip Willauer is a Vice President at Eaton Vance Investment Counsel where he provides investment management, financial planning and consulting services to high-net-worth individuals, families, and institutions. Mr. Willauer holds the Chartered Financial Analyst (CFA) designation and is a Certified Financial Planner™ (CFP) “practitioner.” He is a member of the Boston Security Analysts Society, the CFA Institute and Financial Planning Association (FPA). He holds an M.B.A., magna cum laude, from Boston University and a B.S., cum laude, in Business Administration from American University (1985).

**William J. Walsh, CFP®**

Bill Walsh is a Senior Vice President with The Private Bank at Bank of America. Bill is also an adjunct professor at Boston University and is currently teaching the Introduction to Financial Planning and Investments courses to students in the Program for Financial Planning. Bill is a CERTIFIED FINANCIAL PLANNER™ and has his Series 7, 26, 63, Life, Accident and Health licenses. Bill resides in Wellesley with his wife and their three children.