

**Kirk H. Baur**

Private Wealth Advisor - Marlton, NJ

As a retired Security Forces Lieutenant Col., I understand budgets, challenges and life's realities. From this perspective, I advocate a values-centered, client-first, approach to financial planning to reflect the goals and objectives most important to financial success on your terms. At Glidepath Financial LLC, we focus on helping our clients pursue their financial goals. Our comprehensive approach combines a depth of knowledge and professional expertise to provide creative strategies tailored to your individual needs. Our product independence and objectivity can mean a world of difference when designing a plan for your financial future. We offer a deep level of resources and services including: Retirement Distribution Strategies, Wealth Accumulation Planning, Financial Planning, Education Funding, Special Needs Planning, Tax Reduction Strategies, Portfolio and Investment Analysis, Wealth Management and Transfer, Charitable Gifting Strategies, Estate, Legacy and Beneficiary Planning, Life, Disability and Long-Term Care Insurance, Business Owner Planning, Employee Benefit and Compensation Plans, Retirement Plans, 401(k), SEP, SIMPLE Plans, Continuity and Succession Planning, and Employee Educational Workshops.

**Timothy M. Carlson**

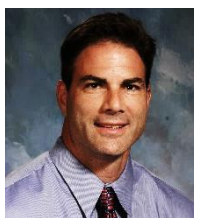
Wealth Planning Advisor - Worcester, MA

Financial planning can help make the difference between those who enjoy a comfortable retirement and those who struggle. Tim has partnered with Integrated Financial Partners and LPL Financial. Together they bring a wealth of resources and creative solutions, so you can live your life with confidence toward achieving life's great goals. Along with his team, Tim uses a comprehensive process, so he is better able to align your goals with the appropriate financial tools. Tim's process includes: Needs Assessment - This entails clearly defining your goals, evaluating your risk tolerance and identifying any factors that may impact your plan. Analysis & Design - By identifying any gaps, Tim can then offer alternative strategies and identify strategies that are appropriate for your situation. Implementation - The plan is then carefully executed to help ensure that a long-term focus is maintained. Service & Support - Long-term relationships are vital to help ensure that you continue to be well informed and better able to make appropriate and opportune decisions as your needs change.

**John W. Exner, ChFC**

Financial Advisor - Tampa, FL

With almost two decades of experience as a Financial Advisor, John and his team pride themselves on delivering holistic, personalized experience toward improving their clients' financial reality. Through coaching and education, John guides his clients using a clearly defined, seven-step financial planning process. The process involves benchmarking his clients' current financial reality while identifying strengths, weaknesses, and opportunities. He will then take this information to create and deliver a comprehensive, personalized strategy toward the goal of financial security. John was born in Bavaria, Germany and joined the United States Air Force in 1983. In 2004, John transitioned to his current role as Financial Advisor and team leader. John has left his mark in the financial planning industry by developing the Consistent Client Experience™ client engagement process, a collection of copyrighted works to guide a personalized client experience. John has presented on numerous national stages and in 2013 his team was recognized as the #1 Financial Planning Team for a major Registered Investment Adviser firm.

**Michael S. Farmer, CFP, CRPC, CFS**

Financial Planner - Worcester, MA

At Integrated Financial Partners our mission is to deliver objective, strategic and prudent advice intended to preserve, grow and transfer your assets – a total solution to help work towards your goals. Mike Farmer works closely with his clients to help you set clear goals, identify any gaps and make appropriate recommendations to address outstanding financial challenges. Mike will then determine the appropriate products and services that can help you address your objectives. These may include: Individual Retirement Accounts, Long Term Care Insurance and Disability Income Insurance Strategies, Life Insurance and Education Funding, Investment Planning and Portfolio Analysis, Small Business Retirement Plans, Business Owner Continuation Planning, Executive Benefit Strategies. Mike's professional credentials include: Series 7 (held through LPL Financial), Series 66 (held through Integrated Wealth Concepts and LPL Financial), Massachusetts Life, Health & Accident, CERTIFIED FINANCIAL PLANNER™, Financial Planner (CFP), Chartered Retirement Planning Counselor, and Certified Fund Specialist (CFS).

Integrated Financial Partners, Inc.

200 Fifth Avenue, 4<sup>th</sup> Floor • Waltham, MA 02451

Phone 781-890-3045 • Website <https://integrated-partners.com>

**Christopher M. Ferretti, CRPC**

Financial Planner - Chesapeake, VA

Chris graduated Magna Cum Laude from Southern New Hampshire in 1998 earning his B.S. in Business studies with concentrations in Accounting and Computer Information Systems. He is a Navy veteran, happily married for over two decades, and the proud father of two girls. Chris has built his successful financial and investment planning practice over the last 23 years. He is a Chartered Retirement Planning Counselor and in his spare time coaches' high school indoor and beach volleyball as well as club volleyball.

**John O. Florence, Jr., CRPC**

Private Wealth Advisor - Waltham, MA

In 1986, after a career at IBM, John joined the financial services industry at State Street Bank in the mutual funds division. In this role, he worked with some of the largest mutual fund companies in the industry, providing asset custody and transfer services. He then transitioned to the product and distribution market. He was a founding partner of Cypress Tree Holdings which created the industry's first monthly-priced bank loan fund. Prior to becoming an advisor, he was a national sales manager for SunAmerica mutual funds. John became a Private Wealth Advisor in 2002. His focus is estate and legacy planning as well as wealth management for executives, business owners and families. True to the name of Integrated Financial Partners, John integrates his planning strategies with the client's tax advisor and attorney to help ensure the development and execution of a cohesive and prudent plan. This includes, but is not limited to, trust designs, investment planning, gifting strategies and generational planning. In addition to life and health insurance. John's credentials include: Series 6, 7, 63 (held through LPL Financial), and 65 (held through Integrated Wealth Concepts) securities registrations and the Chartered Retirement Planning Counselor (CRPC).

**John R. Frongillo, Jr., CRPC**

Financial Planner - Worcester, MA

Helping individuals and businesses pursue their financial objectives is the focus of John's advisory practice where he has created a dynamic strategy to addressing client needs. His consultative and educational approach to financial organization is the foundation of each meeting as he strives for comprehensive dialogue revolving around identifying financial goals and providing more than one possible solution. His mission is to work in partnership with each client to create financial independence. John includes your tax and legal consultants, as well as his team of talented colleagues, to construct a comprehensive, customized plan. John offers you a choice of investment and insurance products to help you pursue your financial goals. While his area of concentration is Retirement Planning and Wealth Distribution strategies, he also provides full Financial Needs Analysis services, and products and services for employer group benefits. Previously John was Vice President and Relationship Manager for Fidelity Investments Institutional Services division, working with financial intermediaries across the US and in Europe to provide mutual fund products and services for further distribution to their clients. John also worked with Fidelity's Retirement Services division to provide tax qualified products and services in the 401(k), IRA, Simple IRA and Roth IRA arenas.

**Anthony Marotti, CFP**

Private Wealth Advisor - Franklin Lakes, NJ

As a Private Wealth Advisor, Anthony provides comprehensive financial planning services for his multigenerational client base, including high net worth individuals, families, and business owners. His mission is to have a positive impact on clients' lives by working as their financial quarterback and sounding board for any decisions they make. Whether instilling great planning early on so his clients can have financial confidence in their future or coming in at the later stages to clean up a financial or estate plan, Anthony creates a roadmap and implementation plan for wealth protection. His areas of specialization include: Investment management, Retirement planning, Investment location, Estate Planning, Family office services, Cash flow management, Insurance consulting, and Business owner planning. Anthony is a CERTIFIED FINANCIAL PLANNER™, and is Series 65 licensed. He graduated from Union College with a bachelor's degree in Economics and History and serves as the President of the Anthony P. Marotti Memorial Scholarship Foundation.

Integrated Financial Partners, Inc.

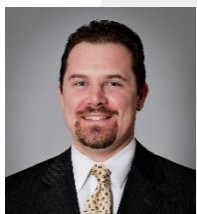
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**Don Meredith, CRPC**

Financial Planner - Chesapeake, VA

Don Meredith understands the difference that financial planning can make between those who enjoy a comfortable retirement and those who struggle. He is dedicated to helping families gain control of complex financial challenges and make important decisions that can significantly impact their quality of life. Don and his team work in partnership with you and your other trusted advisors to deliver a comprehensive and customized plan designed to help you address your financial goals, including wealth accumulation, preservation and distribution. Their broad experience and capabilities provide objective, cost-effective and tax efficient strategies and creative solutions tailored to fit your specific and evolving needs. Expertise and advice are offered in the following areas: Retirement Planning & Portfolio Analysis, Insurance Strategies, Legacy Planning, Wealth Management, Business Owner Succession Planning, and Executive Benefits & Tax Reduction Strategies. Don has partnered with Integrated Financial Partners and LPL Financial. Together they offer a wealth of resources and solutions designed to help you live your life with the confidence to pursue your most cherished goals.

**David Neal, CRPC®, CRPS®**

Financial Advisor - Stafford Springs and South Windsor, CT

David is a financial advisor dedicated to helping clients develop financial and investment plans designed to accomplish their goals. Retirement income planning and investment risk management are particular areas of focus as he enjoys helping clients figure out common sense solutions to their most important financial concerns. David spent a decade at Merrill Lynch and Morgan Stanley before starting his independent advisory firm and has been a financial advisor since 2005. He graduated cum laude with a B.S. in General Economics, is a Chartered Retirement Planning Counselor®, and is a Chartered Retirement Plans Specialist®. David also holds his Series 7, 63, and 65 and his Life and Health insurance licenses.

**Michael S. Rankin, CFP**

Private Wealth Advisor - Santa Rosa Beach, FL

As a previous psychotherapist, I integrate active listening and interpretation of goals into comprehensive wealth planning . . . a needed trait, but missing from the industry's financial planning process. Information is everywhere, but clarification and personalized guidance are hard to find. My clients have already harnessed their own expertise and achieved remarkable success. I assist them by developing and planning their financial goals for today, tomorrow, 20 years from now . . . and beyond. Meeting financial objectives in the areas of wealth accumulation, income tax planning, business continuity structure, and estate tax savings is accomplished through creative, measurable, and customized design. To ensure that the resulting plan best serves a client's financial circumstances, I coordinate and collaborate with the client's other professional advisors, including their attorneys and accountants. Michael received his undergraduate and graduate degrees from the University of West Florida and Troy State University and is a CERTIFIED FINANCIAL PLANNER™.

**Adam Rothbart, CRPC, Advisory Council Chairperson**

Financial Planner - Portland, ME

Adam resides in Portland, Maine with his wife, Amanda, and two young children, Lincoln and Stella. He is a Chartered Retirement Planning Counselor with over a decade of experience in developing and implementing comprehensive financial plans and investment strategies for individuals, non-profits, and small businesses. Adam has a unique ability to understand his clients' needs and best to frame the discussion so as to build long-lasting comfort and trust. He partners with them to define, quantify, and ultimately achieve their definition of financial success. Adam takes a "planning-first" approach with his clients, and employs rules-based time-segmented investment strategies to help his clients get from where they are, to where they want to be.

**Peter B. Salkins, CFP**

Financial Planner - Waltham, MA

Using a holistic approach to planning, Peter seeks to understand his clients' personal and financial goals. By coordinating with his experienced team, along with your own tax and legal consultants, Peter works to design cost-effective and tax-efficient strategies while ensuring that your goals, objectives and risk tolerance are properly considered and managed. The result of this process is a well-constructed and highly personalized, comprehensive plan. As a former advisor with Morgan Stanley and former risk manager at SunLife, Peter has the knowledge, experience and ability to understand your needs and objectives to help you pursue the life and retirement you deserve. For the past four years (2013-2017) Peter's services include: Retirement Planning, Wealth Building Strategies, Portfolio Analysis, Risk Management, Estate Planning, Long Term Care Insurance, Business Owner Planning, Business Continuity Planning, and Education Funding.

**Erik A. Scudder, CFP**

Financial Planner - Fairfax, VA

Erik's team uses a comprehensive process, so he is better able to align your goals with the appropriate financial tools. This process includes: Needs Assessment - this entails clearly defining your goals, evaluating your risk tolerance and identifying any factors that may impact your plan, Analysis & Design - by identifying any gaps, Erik can then offer alternative strategies and identify strategies that fit your situation, Implementation - the plan is then carefully executed to help ensure that a long-term focus is maintained, and Service & Support - long-term relationships are vital to help ensure that you continue to be well informed and better able to make appropriate and opportune decisions as your needs change. Erik has strong ties to the local area, being born and raised in Fairfax. After graduation from Baldwin Wallace University, he came back to his home town where he now resides with his wife Kristen, a local teacher, and daughter. A strong believer in both fiscal and physical fitness, Erik stays active with running, mountain biking and triathlons. Erik has partnered with Integrated Financial Partners and LPL Financial. Together they can bring a wealth of resources and creative solutions, so you can live your life with confidence and pursue life's great goals.

**Matthew Stack, CFP**

Personal Wealth Advisor - Ramsey, NJ

As a CERTIFIED FINANCIAL PLANNER™ and CEO of TATRA Wealth Management, Matt helps individuals, families, and business owners with their financial planning and investment management needs. Typically, Matt's clients are busy raising a family, pursuing demanding careers, running a business, or preparing for retirement while trying to manage their increasingly complex finances. Prior to founding TATRA Wealth, Matt spent over 12 years in the financial services industry, including recently serving as a financial advisor at a multibillion-dollar wealth management firm. Matt was previously an investment banker at Evercore and Deutsche Bank where he advised companies on M&A and finance matters. He also served on the corporate strategy team at S&P Global. Matt earned his MBA from Columbia Business School and his BA in Financial Economics and Statistics from the University of Rochester.