

**A Pinnacle Award Level Chapter**  
Recipient of FPA National's Highest  
Level Award for 10 Consecutive Years!  
**Volume 12, No. 5, May, 2011**  
Web address: [www.fpanca.org](http://www.fpanca.org)



## *President's Message*

*Eric Hess, ChFC, CFP®*

We are gearing up for a wonderful May. As the flowers and greenery burst, we are all excited for the 18<sup>th</sup> Annual FPA NCA Charity Golf Tournament and Dinner at the manicured Reston National Golf Course. The event will be followed by a Wine tasting and dinner with an Italian fare. This event benefits the Foundation for Financial Planning and is always a lot of fun with networking and raffle prizes.

Also, an event not to be missed is the May 20th, 2011 Spring Symposium with headline speakers Donald Trone and our own Michael Kitces. They will both be espousing the latest in prudent financial planning in the retirement space within the bounds of new regulations and economic conditions. And then there are the popular segmented educational tracks on some of the most client centered issues of the day like real estate and safety in investing. Don't miss the event, and don't miss the SEVEN CFP, MD INSURANCE and VA INSURANCE offered, pending approval. We anticipate everything will be approved for CEU!

We will also be presenting the following awards at the symposium for the outstanding achievements of several of our members. Please come share congratulations for them as well.

### **Leadership Awards for Outstanding Service**

2011 Lifetime Achievement Award: **Karen P. Schaeffer, CFP**

2011 Norma Severns Leadership Award: **Brian T. Jones, CFP**

2011 Planner of the Year: **Michael E. Kitces, CFP**

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On May 17<sup>th</sup>, the FPA will be hosting a new and renewing member breakfast in Bethesda. The chapter also has some great Pro-Bono programs run by Tacy Paul Roby that have been very successful and we encourage chapter members to get involved and assist the underserved with prudent financial advice. Nothing is more rewarding.

This month, we have also started our popular CFP Exam Study Group Courses. However, these courses are offered for your convenience on line. Please register for one or all of these Courses, given on May 9, May 17 and May 26. The convenience of being at your home or office for these courses, coupled with the excellent review sessions, make these events highly sought and a wonderful member benefit!

We also are pushing to expand membership to all members of the financial, tax and legal communities and ask that you refer any colleague, professional acquaintance or friend to the FPANCA that would benefit from being part of one of the top chapters of the preeminent financial planning association in the country, the Financial Planning Association of the National Capital Area.

We wish you a beautiful Spring, and hope you will join us for all of these wonderful events and programs.

Sincerely,



Eric D. Hess, CFP®, ChFC  
2011 President, FPA of the National Capital Area Chapter

## **REMEMBER THAT VOLUNTEER SURVEY FROM THE WINTER?**

We are happy to announce that the winner of the FREE SPRING SYMPOSIUM TICKET is  
**MICHAEL WROBLEWSKI!**

He participated in our Winter Volunteer Survey, and his name was drawn from a hat on March 10, 2011  
as the lucky Spring Symposium winner!

CONGRATULATIONS MICHAEL! We look forward to seeing you on May 20, 2011 at the Symposium!

**UPCOMING FPA NATIONAL CAPITAL AREA PROGRAMS**  
Please see Program details in this Newsletter!

**May 5, 2011 – Charity Golf Classic – Reston, VA**

**May 9, 2011 – CFP Exam On Line Study Group Course**

**May 17, 2011 – CFP Exam On Line Study Group Course**

**May 17, 2011 – Member Breakfast, Bethesda, MD**

**May 20, 2011 – Spring Symposium, Vienna, VA**

**May 26, 2011 – CFP Exam On Line Study Group Course**

**June 2, 2011 – Member Luncheon Program, Bethesda, MD**

Please register for these programs on-line at [www.fpanca.org](http://www.fpanca.org). More details and events to be posted soon! Many of our 2011 Programs and Events have been finalized and posted to the web site! Please check our web site for complete details on our events!

**ANNOUNCING FPA NATIONAL'S CHAPTER CONTEST – UPDATE YOUR MEMBER PROFILES NOW!! HELP FPA NCA SEND ONE PERSON TO THE FPA LEADERSHIP CONFERENCE – AND – EACH MEMEBR WHO UPDATES THEIR PROFILE BECOMES ELEIGIBLE FOR A FREE REGISTRATION TO FPA EXPERIENCE IN SAN DIEGO IN SEPTEMBER 2011!**

This campaign is designed to communicate directly with those members who have not updated their profile since January 1, 2011. FPA National is offering a monthly incentive for anyone who has not yet updated their profile that does so by the end of the month. **They will be entered into a drawing to win a FREE registration to the annual FPA conference, FPA Experience 2011, held in San Diego September 15-18, 2011.**

Also, FPA National is holding a chapter contest, April 1 through May 31, 2011.

**The Contest:** The chapter that has the highest percentage increase in chapter members that have updated their profile April 1-May 31, 2011 will win the prize.

**The Contest Parameters:** The contest will be divided up into three separate categories based on chapter size. The categories are small (less than 100 members), medium (between 100-300 members) and large (300 or more members). There will be one winning chapter for each category for a total of three winners.

**The Prize:** **FREE** registration, travel and lodging for the 2011 Chapter Leaders Conference for one chapter leader from the winning chapter (1 individual per winning chapter, 3 total prizes based on chapter size- small, medium, large)  
**HELP FPA NCA WIN!!!**



## Join the *New Live Online Case CFP Study Group Course* At No-Charge!

In association with the Dalton Review ([www.daltonreview.com](http://www.daltonreview.com)), the FPA NCA is now offering CFP Study Group Sessions, Live, Online and Free. Attendees of the new CFP Study Group research and review materials for the CFP® exam over the Internet. Just imagine, attending a CFP Study Group without having to travel or battle traffic. The New CFP Study Group will allow you to communicate with senior financial planning advisors that are members of the FPA NCA. You can also talk with other attendees, which will require a headset or microphone connected to your computer using headset connected to your computer and your computer's speakers. Private and public text chatting is also available.

The New CFP Study Group offers *live* instruction, over the Internet. It is *not self study* over the Internet. Our FPA NCA instructors are available for questions during the live CFP® Study Group session and via email or phone anytime. Here is what you can expect:

- You can study three (3) CFP Board released cases that cover all of the topics in each case. (You are not required to study all three cases.)
- The dates of the classes are May 9, May 17, and May 26, 2011 from 5:30-7:30pm.
- The three instructor lead, online classes will be two-hours for each session.
- To attend you will need to register at [www.fpanca.org](http://www.fpanca.org). Once registered an e-mail of the three case studies will be sent to you in PDF format and your contact information will be forwarded to the Dalton Review ([www.daltonreview.com](http://www.daltonreview.com)) for registration.
- Log-on information will be sent to each attendee.
- The Dalton Review will set-up FPA NCA members on their system and provide them with detailed instructions for attending the online classes.

If you have any questions or comments please do not hesitate Dan Lash at [dlash@brucevaughn.com](mailto:dlash@brucevaughn.com) or Josh Halpern at [Josh.Halpern@RaymondJames.com](mailto:Josh.Halpern@RaymondJames.com).

# Announcing FPA NCA Membership Benefits!

## FPA NCA Members Receive Free Ethics Courses and CFP Board CE Credits

**When:** September 15, 2011, 8:45-10:45 AM

**Where:** Kenwood Country Club, 5601 River Road, Bethesda, MD 20816

**CFP Board CE Credits:** 2.0

**FPA Competencies:** Communication Skills and Critical Thinking

**CFP Board Topic List:** Ethics

**Price:** FPA NCA Members *No Charge*, FPA NCA NON-Members \$50

Each year the FPA NCA offers CFP Ethic Courses in January and September. **As a FPA NCA member benefit you are offered these courses at no charge.** In contrast, FPA National charges members \$89 for a similar program (for an example please see <http://www.fpanet.org/professionals/Learn/VirtualLearningCenter/ClassDescriptions/REBROADCASTEthicsFiduciaryCaseStudies/> ).

Take advantage of this free benefit! Check-in will begin at 8:30AM. The program will begin at 8:45AM and will end by 10:45AM. Please arrive early so that you may be seated prior to opening remarks.

### Who Should Attend

This session will benefit CFP certificants whose financial planning practices require them to adhere to a fiduciary standard and who are uncertain of what that means.

No cancellations may be accepted after August 20, 2011. However, substitutions after this date will be accepted. Nonmember cancellations received prior to August 20, 2011 will be refunded in full.

### Register early!

You must be Registered to Attend this Class!

More details about this class will be posted soon.

**Location:** Kenwood Country Club, 5601 River Road, Bethesda, MD 20816 [Get directions](#)

**Register for this event:** [Sept. 15, 2011 CFP ETHICS COURSE](#)



## **SAVE THE DATE:**

Thursday, May 5, 2011, 1PM Registration, 2PM Shot Gun Start

18<sup>th</sup> Annual Financial Planning Association  
of the National Capital Area

**CHARITY GOLF CLASSIC**



Proceeds to Support the Foundation for Financial Planning  
Reston National Golf Course, Reston, VA

*Not a Golfer? Not a Problem .... Join us for the delicious Italian dinner served after  
the golfing, accompanied by a Wine Tasting offered by WineStyles!*

For More Information, please see our web site at [www.fpanca.org](http://www.fpanca.org) or Contact Mitch Berlin at

[Mitchell.G.Berlin@ampf.com](mailto:Mitchell.G.Berlin@ampf.com)

## **Announcing a New FPA NCA Member Benefit...**

### **Get Published in the FPA NCA Monthly E-Newsletter**

Effective this month, the Financial Planning Association, National Capital Area (FPA NCA) welcomes original, advanced papers on any aspect of financial planning, whether research-based or conceptual in nature. For an article to qualify for submission the author must be an FPA NCA member. Members are limited to one published article per year. For more information on submission procedures please see [Author Guidelines](#). (FPA NCA Sponsor Partners may also submit articles for our Newsletter, to be reviewed under Sponsorship Guidelines.)

The FPA NCA understands that many financial professionals are seeking new ways to communicate to others their financial planning expertise. These financial planning experts are often gifted with unique insights that they want to share with others. Publishing in the *Financial Planning Association, National Capital Area Monthly E-Newsletter* provides an important outlet for FPA NCA members who want to hone their messages and make their organizations stand out from the crowd.

If you have any questions or comments about submitting your article, please do not hesitate to contact Kathleen Sindell, Ph.D. at 703-299-1700 or send e-mail to [ksindell@gcsr.com](mailto:ksindell@gcsr.com).

### **Financial Planning Association, National Capital Area (FPA NCA) Author Submission Guidelines for Monthly Newsletter**

#### **A New Member Benefit -Get Published!**

The Financial Planning Association, National Capital Area (FPA NCA) welcomes original, advanced papers on any aspect of financial planning, whether research-based or conceptual in nature. For an article to qualify for submission the author must be an FPA NCA member. Members are limited to one published article per year. Article submission guidelines follow and are based on the FPA National Web site procedures located at [www.fpanet.org](http://www.fpanet.org). (FPA NCA Sponsor Partners may also submit articles for our Newsletter, to be reviewed under Sponsorship Guidelines.)

#### **Composition Approach**

##### **Audience**

Keep our readers—primarily experienced financial planning professionals—in mind as you write. Provide timely, practical material that applies to, or will directly benefit, financial planners in their work. Take into account that your article is not an advertisement for your firm or services. Assume the reader has a fundamental but not esoteric knowledge of the financial services industry.

##### **Style**

Your writing style should be easy to read and follow, yet professional. Thoughts and concepts should be clearly presented and easy to comprehend. Examples that illustrate key points are encouraged.

##### **Organization**

Stay focused on guiding the reader through the paper. State early its purpose, the material it will cover, and why that material is important and useful to the reader. Clearly summarize the paper's premise and key findings or recommendations.

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### **Objectivity**

Content should be objective and avoid mentioning or promoting specific financial products or services. Any statements or assertions should be supported by sufficient research and data.

### **Research**

Academic research in financial planning should have a direct and demonstrable application or benefit for financial planners. All research should be readily accessible by editorial staff, review board members and readers.

### **Length**

Manuscripts should run approximately 5,000 words.

### **Format**

Your name, mailing address, e-mail address, phone number, and a brief biography should be on the cover page. For blind-review purposes, the second page should consist of the title and an executive summary of no more than 250 words, but not your name.

### **Executive Summary**

The executive summary, ideally in a bulleted list, should tell readers what they can expect from reading your paper, including all major points and broad conclusions. Do not attempt to sell the reader on the merits of the article. Include information such as whether your article is a primer, for the experienced planner, or for planners at any level and highlight any specific opportunities for practical application of your data.

### **Infographics**

Infographics—tables, drawings, graphs, charts, or other visual support material—should not be excessive in length or in number.

### **Endnotes/References**

The FPA NCA uses an author/date system. While there are too many variations based on the variety of sources to cover here, these are our basic formats for articles and books:

- **Articles:** Last Name, First Name [subsequent authors are First Name, Last Name]. Year. "Article Title." Publication Title 1 [volume], 2 [issue] (Month or Season, if available): 22–32 [page numbers].
- **Books:** Last Name, First Name [subsequent authors are First Name, Last Name]. Year. Book Title. 4th ed. City: Publisher.

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## **Screening & Review**

### **Initial Screening**

The Communications Committee first screens manuscripts for appropriateness and quality, and may suggest revisions before sending a manuscript for blind peer review. Authors are notified of the editorial staff's decision.

### **Peer Review**

Articles with merit will be reviewed by the FPA NCA Communications Committee. The initial screening and peer-review process takes six to eight weeks. You will be notified as soon as we have heard from all of our reviewers.

Once we have received all manuscript reviews, you will receive a letter notifying you of next steps—publish, revise, reject—for your manuscript, along with copies of the reviewers' evaluations.

While your manuscript is in the review process, we ask that you do not submit it to any other publication for consideration. The FPA NCA will not publish any articles that have been accepted or printed by other publications.

## **Submissions**

### **Electronic**

Send your completed manuscript or article ideas, preferably as a Microsoft Word file, to Kathleen Sindell at [ksindell@gcsr.com](mailto:ksindell@gcsr.com) or [PeggyNelson8@verison.net](mailto:PeggyNelson8@verison.net).

We acknowledge receipt of all content.

### **Payment**

Authors receive no remuneration or reimbursement for any expenses incurred in conjunction with the preparation of articles published on the FPA National Capital Area Web site.

### **In Conclusion**

If you have any questions or comments about please do not hesitate to contact Kathleen Sindell, Ph.D. at 703-299-1700 or send e-mail to [ksindell@kathleensindell.com](mailto:ksindell@kathleensindell.com)



**TD Ameritrade Institutional and the Foundation for Financial Planning  
Announce Matching Donation Program to Provide Financial Planning  
Assistance to Americans in Need**

TD Ameritrade Institutional, a division of TD Ameritrade, Inc., a subsidiary of TD Ameritrade Holding Corporation (NASDAQ: AMTD), announced February 3, 2011, that for every dollar that individual financial planners and investment advisors contribute to the Foundation for Financial Planning to support pro bono financial advice for Americans in need, TD Ameritrade Institutional will match their contributions, up to a total of \$1 million.

The pledges and matching contributions enable the Foundation to continue their ongoing support of a wide range of projects across the U.S. that offer free financial advice through non-profit groups serving those not traditionally served by the marketplace, including low-income families, high school students, military personnel and victims of disasters. Because of the match by TD, any pledges will be recognized at the pledge or contribution amount if over \$1,000 - plus the amount of the match. So a \$5,000 pledge will be recognized as \$10,000.

Many FPA chapters hold special events such as Golf Tournaments to raise money for the Foundation and these dollars also qualify for the TD Ameritrade match. Consider naming the Foundation for Financial Planning the recipient of your chapter's charitable fundraising efforts. Many chapters have also made pledge contributions of \$1,000 or more to the Foundation's endowment fund. Click [here](#) to see who has helped support the Foundation's mission with a pledge and financial contributions.

Click [here](#) for a pledge form to double your contribution.

For more information go to [Foundation for Financial Planning](#).

Wendy Todd  
Foundation for Financial Planning

## Sponsorship Opportunities

18<sup>th</sup> Annual Financial Planning Association  
of the National Capital Area  
CHARITY GOLF CLASSIC

Proceeds to Support  
The Foundation for Financial Planning  
Thursday, May 5, 2011,

at the Reston National Golf Course, Reston, VA

1pm Registration; 2PM Shot Gun Start,  
Followed by a delicious Italian dinner,  
accompanied with a wine tasting, offered by Wine Styles!

*Reston National Golf Course is among Northern Virginia's favorite classic golf courses. Designed by the legendary Ed Ault and proudly managed by Virginia-based Billy Casper Golf, Reston National is a great place to play golf. Conveniently located in the heart of Reston, just off the Dulles Toll Road midway between Dulles Airport and the Washington Beltway, Reston National is easily accessible from anywhere in the greater Washington D.C. area.*

**Set of Golf Clubs Raffle Sponsor - \$1500**

**Dinner Sponsor - \$1250**

**Hole in One Sponsor - \$1000**

**Golf Program Sponsor - \$500 -- Single Golf Club Raffle Sponsor - \$500**

**Closest to the Pin Sponsors - \$500 -- Longest Drive Sponsors - \$500**

**Straightest Drive Sponsor - \$500 -- Name on Sign on Hole - \$300**

**Sponsorships for Set of Golf Clubs Raffle, Welcome Bags, Beverage Cart and Dinner Sponsor include one FREE Golf Player Registration per Sponsorship. (Welcome Bags and Beverage Cart – SOLD!)**

Come out for a wonderful event and meet financial planners from our FPA National Capital Area Chapter! Golfer Registration and Sponsor Registration is now open on our web site.

For More Information Contact Mitch Berlin at [Mitchell.G.Berlin@ampf.com](mailto:Mitchell.G.Berlin@ampf.com)

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Please **Register for Sponsorships** On-Line with a credit card at [www.fpanca.org](http://www.fpanca.org) or send entire completed registration form and check payable to FPA National Capital Area to: FPA-National Capital Area, c/o Peggy Nelson, 12816 Tewksbury Drive, Herndon, VA 20171. Pricing Information is available on our web site.

Name: \_\_\_\_\_

Business Name & Address: \_\_\_\_\_

E-Mail: \_\_\_\_\_ Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

Sponsorship Item: \_\_\_\_\_ Amount Submitted: \_\_\_\_\_

## PLEASE MEET OUR 2011 OUTSTANDING MEMBER AWARD WINNERS!

### MICHAEL E. KITCES 2011 PLANNER OF THE YEAR AWARD



MICHAEL E. KITCES, MSFS, MTAX, CFP®, CLU, CHFC, RHU, REBC, CASL, CWPP™, IS THE DIRECTOR OF RESEARCH FOR PINNACLE ADVISORY GROUP, A PRIVATE WEALTH MANAGEMENT FIRM LOCATED IN COLUMBIA, MARYLAND

THAT OVERSEES APPROXIMATELY \$650 MILLION OF CLIENT ASSETS. IN ADDITION, HE IS THE PUBLISHER OF THE E-NEWSLETTER *THE KITCES REPORT* AND THE BLOG *NERD'S EYE VIEW* THROUGH HIS WEBSITE WWW.KITCES.COM, DEDICATED TO ADVANCING KNOWLEDGE IN FINANCIAL PLANNING.

Beyond his website, Michael is an active writer and editor across the industry and has been featured in publications including *Financial Planning*, the *Journal of Financial Planning*, *Journal of Retirement Planning*, *Practical Tax Strategies*, and *Leimberg Information Services*, as well as *The Wall Street Journal*, *BusinessWeek*, *CNBC PowerLunch*, *NBC Nightly News*, and more. In addition, Michael has co-authored numerous books, including “The Annuity Advisor” with John Olsen, the first balanced and objective book on annuities written for attorneys, accountants, and financial planners, and “Tools & Techniques of Retirement Income Planning” with Steve Leimberg and others.

Michael was recognized as one of only 5 financial planning practitioner “Movers and Shakers” for 2006 by *Financial Planning* magazine, and was recognized as one of 20 “Rising Stars in Wealth Management” by *Institutional Investor News* for 2007. These awards were presented to honor Michael’s active work in the financial planning community, which currently includes serving as a member of the Editorial Review Board for the *Journal of Financial Planning*, chair of FPA National’s Government Relations Tax Committee, national chair of the Financial Planning Section for the Society of Financial Services Professionals, and numerous other boards and committees for the Financial Planning Association and the Society of Financial Services Professionals at the local and National levels. Michael is also a co-founder of NexGen, a community of the next generation of financial planners that aims to ensure the transference of wisdom, tradition, and integrity, from the pioneers of financial planning to the next generation of the profession.

**KAREN P. SCHAEFFER, CFP®**  
**2011 LIFETIME ACHIEVEMENT**  
**AWARD WINNER**



Karen P. Schaeffer is the Managing Member and Co-founder of Schaeffer Financial LLC, a financial consulting firm in suburban Washington, D.C. She has been advising clients for over thirty years and has developed a diverse client base including professional women, Foreign Service Officers, foreign nationals and Federal government employees.

In addition to her financial planning practice, Karen is a popular lecturer and seminar leader. She has spoken on global financial planning issues at many international conferences and has represented the CFP Board at Financial Planning Standards Board meetings around the world. Routinely she conducts programs on a wide variety of topics, from minimizing estate taxes to developing investment strategies, to planning for retirement. Some of the organizations that have drawn on her expertise include The World Bank, The Department of Treasury, The International Monetary Fund, FDIC and The Department of State.

Karen is currently certified by the CFP Board, and holds health and life insurance licenses. She serves as Chair of the Financial Standards Practice Board Council, the global standard setting body for Certified Financial Planners®. Karen is Past Chair for the Certified Financial Planners Board of Standards. She is also Life Director for the Board of Montgomery Hospice and is a Past Chair of the Board of the Academy of the Holy Cross. She is a member and past National Board Member of the Financial Planning Association, a member of the Estate Planning Council of Washington, D.C. as well as the International Women's Forum. Karen received her Bachelor's degree from Grand Valley State University in Michigan. She has held adjunct faculty positions with the College for Financial Planning in Denver and George Washington University in Washington, D.C. Karen is often asked to design and teach continuing education courses for CFP certificates, CPAs and other financial services professionals.

Karen's publishing credits include articles in Business Review, Best's Review, and the Financial Planning Encyclopedia. She has coauthored a book, Education Savings Planning Guide. She has been widely quoted in articles in The Washington Post, The Wall Street Journal, the New York Times and Money Magazine and has appeared on many radio and television programs including the Wall Street Journal Review, a syndicated television program.

**Brian T. Jones, CFP® - Vice President**  
**2011 NORMA SEVERNS AWARD FOR LEADERSHIP**



As Vice President at CJM Wealth Advisers, Ltd., Brian works primarily with first and second generation millionaires who want an objective financial planner they can partner with for the long term. Brian helps clients “see the big picture” on a variety of topics ranging from complex estate, financial planning, and wealth management related issues.

Brian has been in the financial services industry since 1997. During his time at CJM Wealth Advisers, Ltd., he has helped to make the firm one of the industry leaders in the wealth management business (according to *Wealth Manager Magazine*). Brian was named by *Reuters AdvicePoint* as one of the Top Advisers in the country for 2008. Brian was named by *Washingtonian Magazine* as one of the best financial advisers in November

2010.

Brian is a featured financial professional in many national media outlets across the country. He has regularly appeared on *CNBC*, *Fox News*, *CBS News*, as well as *Time Magazine*, *Forbes*, *The Wall Street Journal*, *USA Today*, *Kiplinger’s Personal Finance*, *U.S. News & World Report*, *CNN/Money*, *The New York Times*, *Bloomberg*, *Bloomberg Personal Finance*, *Research Magazine*, *The Associated Press*, *Financial Planning Magazine*, *Investment News*, *Money Magazine* and *The Washington Business Journal*.

A native of Northern Virginia, Brian attended Oakton High School in Vienna, Virginia, and graduated from George Mason University with a Bachelor of Science in Public Administration. An active member of the Financial Planning Association (FPA), Brian serves on the Board of Directors. In addition, Brian has served as Chairman of the Family and Consumer Sciences Advisory Board for Fairfax County Public Schools. Brian is an Eagle Scout and a Life Member of the National Eagle Scout Association (NESA).

Brian is the author of *Getting Started: The Financial Guide for a Younger Generation* (Larstan 2006), which provides young professionals with a no-nonsense, sensible approach to financial planning related topics. The book covers a wide variety of topics ranging from cash flow, debt, marriage, children, retirement planning and estate planning.

Brian and his wife Amy and their twin daughters live in Fairfax Station, Virginia.

## MAY SYMPOSIUM KEY NOTE SPEAKER INFORMATION



### MICHAEL E. KITCES

MICHAEL E. KITCES, MSFS, MTAX, CFP®, CLU, CHFC, RHU, REBC, CASL, CWPP™, IS THE DIRECTOR OF RESEARCH FOR PINNACLE ADVISORY GROUP, A PRIVATE WEALTH MANAGEMENT FIRM LOCATED IN COLUMBIA, MARYLAND THAT OVERSEES APPROXIMATELY \$650 MILLION OF CLIENT ASSETS. IN ADDITION, HE IS THE PUBLISHER OF THE E-NEWSLETTER *THE KITCES REPORT* AND THE BLOG *NERD'S EYE VIEW* THROUGH HIS WEBSITE WWW.KITCES.COM, DEDICATED TO ADVANCING KNOWLEDGE IN FINANCIAL PLANNING.

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We will be filing for CFP CEU and MD and VA Insurance CEU for the May Symposium. Program details will be finalized soon.

*Program Information Continued on Next Page*

## **SECOND KEY NOTE SPEAKER:**

### **DONALD B. TRONE**



Don Trone is the president and founder of the Foundation for Fiduciary Studies. The Foundation's mission is to develop and advance fiduciary standards of care for trustees, investment committees and advisors. In addition, Don is one of the co-founders and co-directors of the Center for Fiduciary Studies, which operates in association with the University of Pittsburgh's Katz Graduate School of Business. The Center is the first full-time training facility devoted to the subject of portfolio management and investment fiduciary standards of care.

Don is also the CEO of investmgt which is an Internet company that develops web-based tools to support the decision making process of investment fiduciaries. investmgt evolved from the investment consulting firm, Investment Management Council (IMC), which Don founded in 1991. The IMC provided investment consulting services to fiduciaries and trustees, and from the period 1992-1998 operated as a division of Callan Associates, one of the largest investment consulting firms in the country. Clients of the former IMC included four of the Big 6 CPA firms (when there were six), one of the ten largest banks in the U.S., and over 120 other local and regional investment advisory firms.

Don is co-author of two industry bestsellers, *Procedural Prudence* and *The Management of Investment Decisions* (McGraw-Hill Publishing). His works are now used in numerous professional certification programs including the CFA, CFP, and CIMC courses. He is also a sought after speaker on the subject of investment fiduciary responsibility and has spoken at national conferences for accountants, attorneys, financial planners, and investment consultants. He is often quoted by the financial press and has appeared live on CNN.

Don graduated as president of his class from the United States Coast Guard Academy, and with honors from the US Naval Flight Training Program in Pensacola, Fl. He served on active duty for ten years as a long-range search and rescue helicopter pilot and is credited with flying over 100 rescue and 50 drug enforcement missions. In 1997 he was the recipient of the Coast Guard Academy Alumni Medal of Achievement for his distinguished military and business career. Don received his Master's degree in Financial Services from the American College.

Schedule for Day Posted on Next Page!

## SCHEDULE FOR THE DAY:

*FPA National Capital Area Presents: The Spring 2011 Educational Symposium*

### **SCHEDULE OF EVENTS: 7 CFP CEU, 7 MD INS, and 7 VA INS Pending Approval Friday, May 20, 2011 – Sheraton Premiere Hotel, Vienna, VA**

7:00 AM – 7:45 AM - Check-in & Continental Breakfast! Please visit with our Sponsors!

7:50 AM – 8:00 AM - Welcome & Opening Remarks

8:00 AM – 9:00 AM – All Attendees – 1 CEU

#### **Calvert Investments, Sponsoring – Don Trone:**

Regulatory Reform and Social Security: the Implications for Retirement Income Planning

9:00 AM – 9:50 AM – Choose One – 1 CEU

Track 1 – **Fidelity**: Ralph Gregs “Investment Themes in 2011”

Track 2 - **FBR**: John Moody “Dividend Investing and Preserving Capital in Uncertain Times”

Track 3 – **First Portfolio**: Michael Rebibo “Real Estate Values and Mortgage Strategies”

9:50AM – 10:05AM - Break

10:05AM – 10:55AM – Choose One – 1 CEU

Track 1 – **Putnam**: Bill Cass “Asset Protection: Strategies to Help Safeguard Wealth!”

Track 2 – **Artio Global**: Patrick Maldari World Turns-High Yield and Investment Grade Fixed Income

Track 3 – **Lord Abbett**: Stephen Hillebrecht “The Bond Conundrum”

10:55AM – 11:45PM – Choose One – 1 CEU

Track 1 – **Thornburg**: Bill Reichenstein “Taxes Exist! Distribution Strategies in Retirement”

Track 2 – **Sun America**: Ken Silva “America Speaks Out on Retirement”

Track 3 – **Chubb Insurance**: Amory Cockrell “Personal Risk Management”

11:45 PM – 12:45 PM - Networking Lunch

12:45PM – 1:45PM – All Attendees – 1 CEU

**Access National, Sponsoring**: Ryan Brown – “Tax Planning Opportunities in 2011 and 2012”

1:45PM – 2:45PM – All Attendees

#### **Presentation of Leadership Awards for Outstanding Service**

2011 Lifetime Achievement Award: **Karen P. Schaeffer, CFP**

2011 Norma Severns Leadership Award: **Brian T. Jones, CFP**

2011 Planner of the Year: **Michael E. Kitces, CFP**

2:45PM – 3:00PM - Break

3:00PM – 5:00PM – **Key Note Speaker Michael Kitces – “Evaluating Existing Deferred Annuities – What Every Advisor Should Know” – 2 CEU**

5:00PM – 5:10PM - Closing Remarks

5:15 PM – 6:15 PM – Networking Cocktail Hour

## UPCOMING 2011 PROGRAMS – REGISTRATION INFO POSTED ON WEB SITE



***Stephen Fuller, Ph.D.***

Dwight Schar Faculty Chair and University Professor; Director, Center for Regional Analysis

Coming up in June, don't miss Stephen Fuller!

Stephen Fuller joined the faculty at George Mason University in 1994 as Professor of Public Policy and Regional Development. He served as Director of the Ph.D. Program in Public Policy from July 1998 to June 2000 and from July 2001 to July 2002. He also serves as Director of the Center for Regional Analysis. In September 2001, the GMU Board of Visitors appointed him University Professor and in July 2002 he was named to the Dwight Schar Faculty Chair.

Professor Fuller has authored more than 500 articles, papers, and reports in the field of urban and regional economic development including monthly reports on the Washington metropolitan area and Fairfax County economies. His research focuses on the changing structure of metropolitan area economies and measuring their current and near-term performance. In 1990 he developed a monthly series of indicators to track the current and near-term performance of the Washington area economy. He also developed leading and coincident indices for Fairfax County in 1997. These monthly reports are available on the [Center for Regional Analysis website](#). His research includes studies on the impacts of federal spending, the hospitality industry, international business and the building industry on the Washington area economy. His international assignments include Kazakhstan, Georgia, Hungary and China as well as on-going projects in Portugal.



**Arthur Auerbach, CPA**

Director

Join us in September for Art Auerbach!

Art is a Tax Director with Goodman & Company specializing in tax consulting and financial planning for individuals and closely held businesses. During his 40 plus years of experience, he has managed a tax department, taught accounting at Pace University as an adjunct professor, where his courses were Intermediate Accounting and Cost Accounting.

Art was an editor for the Tax Research Institute of America. He also has authored several articles for trade association periodicals and is a frequent lecturer on a variety of tax matters for organizations. He has recently appeared on CSPAN and the CBS Evening News answering various tax questions.

**MORE GREAT PROGRAMS BEING PLANNED! STAY TUNED FOR MORE INFORMATION SOON!**

## MEMBER ADVANTAGE PROGRAM

### You may be missing out on substantial savings that come with your FPA membership!

Your FPA membership includes discounts with several of FPA's discount participants. Get the most out of your FPA membership and **start saving today!** Take a look at some of the newest members in FPA's affinity program!

#### **New! InFRE® Retirement Resource Center (IRRC)**

Retirement planning is an integral part of financial planning and, as such, FPA has formed a strategic alliance with the International Foundation for Retirement Education (InFRE®) and the InFRE® Retirement Resource Center. The purpose of this alliance is to provide FPA members, many of whom are already Certified Financial Planner professionals, with discounted access to educational offerings that allow planners to further study the growing complexities of retirement planning, income and design.

#### **SmartXpress Office Supplies**

Forty thousand business products with discounts of up to 70 percent. SmartXpress is the Smart alternative to shopping retail. Orders over \$50 ship same day with free next-day delivery from 31 distribution centers. New customers receive an additional 25 percent off their first order of \$100 or more.

#### **Markel Cambridge Alliance**

The E&O program provided through Markel Cambridge Alliance for Registered Investment Advisers (RIA) and independent Investment Advisory Representatives (IAR) offers stability, quality of coverage and excellent customer service at a discount to FPA members. Markel Cambridge Alliance has been a long-term partner with FPA and has provided this coverage since 1988.

#### **The College for Financial Planning**

As a member of FPA, you have access to discounts on superior educational programs, one of which is through The College for Financial Planning.

#### **The Dalton Review**

Dalton Education provides FPA members significant discounts on their CFP® review programs. The Dalton Review® for the CFP® Certification Examination is the leading review provider in the country, with pass rates consistently 70-80 percent on the exam.

#### **FedEx**

FPA and FedEx are working together to bring you special FedEx discounts. Save up to 21 percent on select FedEx® shipping services and up to 15 percent on select FedEx OfficeSM services — no enrollment fees.

#### **GEICO**

Save up to eight percent off GEICO's already low rates with this new member benefit. Take advantage of your free rate quote today.

#### **Identity Theft Protection Program**

Every three seconds another identity is stolen. Protect your identity with LifeLock, the leader in identity theft protection. Get 30 days free and 10 percent off.

#### **IPS AdvisorPro®**

Created by advisers, for advisers, this award-winning Web-based system helps advisers build fully customized Investment Policy Statements (IPS) quickly and easily and is available through FPA's Member Advantage program. Current FPA members can take advantage of a discounted rate on their first year's subscription when you sign up at <http://www.ipsadvisorpro.com/>.

#### **Kaplan College**

As a member of FPA, you have access to discounts on superior educational programs, one of which is through Kaplan College.

*Continued on next page*

## MEMBER ADVANTAGE PROGRAM – *Continued from previous page*

### Long-term Disability

The new FPA group disability plan is 50 percent less expensive than individual policies with similar features and is available exclusively to FPA members. An up to \$6,000 per month tax-free benefit is available payable to age 65. The application process takes less than five minutes.

### +studentaid.com

As a member of FPA, you can receive the [+studentaid.com College Cost & Planning Report™](#) for a special discounted price. The College Cost & Planning Report™ can strengthen your financial planning client relationships by helping them to make well-informed, affordable college choice decisions.

### Vacation Center

Explore the world at discount prices and receive an exclusive FPA member discount at the FPA Member Advantage Vacation Center.

### Wireless Center

Save time and money at the FPA Member Advantage Wireless Center. Compare and purchase plans and phones from all major carriers and brands.

### And more!

**Start saving on all of your office and personal needs today!** It's already included in your membership; take advantage of the FPA Member Advantage Program!

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## MEMBERSHIP HALL OF FAME THANK YOU RENEWING MEMBERS!

We are proud to announce these FPA membership anniversaries  
for December 2010 and January - December 2011!

### **Five Years**

Michael F. Byman  
Taylor Seiling  
Kirsty Peev  
David Williams  
Sarah Yakel  
Sheldon Weiner  
Mark Sherno  
Frederick Schroeder  
Greg Roemer  
Kevin Ta  
James Murphy  
Nickolas Hammelman  
Mark Bronfman  
David Greene  
Jie Zhou

### **Ten Years**

Mark Joseph  
Susan Spence  
Ryan Fleming  
Denny Goforth  
Elizabeth Fleming  
James Durkin  
Victoria Ogus  
John Wolff  
James Magno  
Sami Satouri  
Oscar Baird  
Mary Moore  
Jamie Lapin  
E. W. Knowles

### **Fifteen Years**

Mark Joseph  
Gene Townsend  
John Girouard  
Catharine Fairley  
Charles Rembert  
Howard Gartenhaus  
Candace Kaplan  
Delores Weingaert  
Nick Malliarakis

### **Twenty Years**

Stephen Siegel  
Joel Ticknor

### **Twenty-Five Years**

Inga Frank  
Dixie Butler

### **Thirty Years**

Jim McGrath  
William Korn



# Member-Get-A-Member: 2010-2011 Campaign



## Dear FPA Member,

The Financial Planning Association® (FPA®) is shining the spotlight on you for our 2010-2011 Member-Get-A-Member (MGAM) Referral Program.

### **Share Your Passion for Excellence at [www.GrowFPA.com](http://www.GrowFPA.com)**

As a member of FPA, you are committed to helping create a world where everyone thrives and prospers. You know the important role FPA membership plays in your success. Give that gift to your colleagues while helping us grow the FPA community.

### **Refer to Win!**

It just takes a few minutes at [www.GrowFPA.com](http://www.GrowFPA.com). Plus, with each referral that joins FPA as a full-paying member, you'll be entered to win a stay at one of the amazing resorts listed below!

FPA has teamed up with resorts across the country to sponsor a monthly contest for our Member-Get-A-Member participants! Another benefit of this arrangement is that the resorts graciously offered free rooms in exchange for advertising space throughout this campaign. So there is no cost to FPA, no cost to you.

### **Take a Moment and Give Your Colleagues an All-Access Pass to FPA's Exclusive Benefits.**

[www.GrowFPA.com](http://www.GrowFPA.com)

#### Thanks to our sponsors



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*Amelia Island Plantation*  
FLORIDA'S PREMIER ISLAND RESORT

## WE WELCOME NEW MEMBERS WHO JOINED FPA NCA IN FEBRUARY AND MARCH 2011

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## **STUDY GROUPS RETURNING!**

**BEGINNER (PRACTICE MANGEMENT):** This practice management concentration group is designed to cover best practice and operational topics. The mission of this study group is to help advisors and staff members to be effective, efficient and grow through systems and processes. Members should have one to five-years of financial advisory services. The group meets bi-monthly for two hours on a Friday. Please contact Bonnie J. Armstrong for additional information.

**INTERMEDIATE (INVESTMENT PLANNING):** This Intermediate Group is ideal for RIA and CFP® certificants. This group will focus on current and proposed rules, investment strategies, and important financial topics such as but not limited to retirement planning, estate planning in the ever evolving environment. They affect and effect advisors in servicing clients. The group will meet bi-monthly for two to three hours. A future meeting will be scheduled upon format of a core group. Please contact Bonnie J. Armstrong for additional information.

**ADVANCED:** This Advanced Group is ideal for CFP® certificants, financial advisory firm principals or key people of a financial planning firm, who have unique organziational challenges, in addition to an advisory role to clients. Individuals should have a minimum of 10-years of experience in financial advisory services. The group meets quarterly for half a day. You may register by contacting Bonnie J. Armstrong for additional information.

### **CONTACT INFORMATION:**

Bonnie J. Armstrong  
Office Phone: (703) 378-2620 Cell Phone: (703) 819-8545  
E-mail: Bonnie@StrongPracticeSolutions.com

## **Calling All Coaches, Mentors, or Experienced Planners with a little time to share their Best Business Ideas!**

FPA National has formulated a coaching program at the National level, and some of our FPA NCA chapter members have already registered for some coaching help. In addition, we have a chapter Mentoring Program, and we are in need of mentors there, as well.

We are searching for Experienced or Veteran Planners who will give a little time or council to new planners! In our community we have some new planners who are searching for coaching, mentoring, or business practice advice. Your time commitment can be small to just lend a hand or large to volunteer on our committee.....

Please respond to this message if you would be willing to help out a little in this regard. Please respond as soon as possible if you are able to help! Thank you for your support and for making a connection to others to help them gain your valuable expertise!

## **Mentorship Program**

The FPA NCA will continue a Mentorship Program, and would like to encourage anyone interested in either being a mentor or wanting a mentor, to contact Chris Rivers at [CRivers@afmfa.com](mailto:CRivers@afmfa.com). We are hoping that some of our more experienced members can help some of our new members with career and business guidance. For more information, please contact Josh. Thank you!

## **Calling All Planners who are looking for Best Business Practices**

FPA NCA has reached out to our members for valuable coaches, mentors and experienced planners to share their wealth of knowledge on best business practices to fellow planners. We have had a very positive response from our members in this regard.

Now, we are looking for you if you are in need of some coaching, mentoring or guidance on best business practices. Your fellow planners have agreed to give a little time or council to our community planners! The time involved in these coaching or mentoring situations may be small or large, depending on the availability of the mentor, and depending on what you are looking for. Also, we would welcome your input and work to volunteer on our committee.....

Please respond to this message as soon as possible if you would like to be considered for a mentee spot or would be willing to help out our committee in other ways. Thank you for your support and for making a connection to others!



One Thing Leads to Another...Get involved and make a difference! If we all just did ONE THING, imagine the impact we can have on shaping our profession!

**Here are SOME Things..... What will your ONE thing be?**

FPA Committees that would welcome YOU....

**Charity Golf Event:** Have fun, while you network with your fellow professionals and raise money for the Foundation for Financial Planning.

- Join the Golf Committee and help plan the May 6<sup>th</sup> event
- Seeks Sponsors to support this charity event
- Promote this event to members for participation
- Come and enjoy a great day on the course

**Consumer Awareness:** Elevate public awareness; promote financial literacy.

- Lead a basic investment workshop
- Work with the schools on a Junior Achievement Program
- Help Plan and Participate in Financial Planning Week at local events

**Government Relations:** Help shape legislation and the future of the profession.

- Help Organize a Financial Planning Day at the State level.
- Interact with legislators
- Attend a hearing on advisor regulatory issues
- Educate regulators of our services as a resource and counsel to the public

**Member Communications:** Sharpen your communication skills; engage members in FPA NCA events.

- Contribute an article to the newsletter
- Develop Announcements for chapter programs and events
- Develop new ideas for our chapter web site

**Membership:** Increase Chapter membership.

- Help plan a social event
- Distribute membership information at the meetings
- Make telephone calls to welcome new members
- Make telephone calls to encourage members to renew
- Help staff a CFP Exam luncheon for students
- Attend a free Member Breakfast to learn more about our chapter
- Survey Members to assess their satisfaction with our chapter

**Partnerships:** Create alliances with partners.

- Draft a survey to evaluate partner satisfaction
- Meet with partners in your office
- Welcome partners who exhibit at our programs

**Pro Bono: A call to action...** give the gift of education through large-scale initiatives.

- Assist military families
- Volunteer for CAAB financial literacy programs
- Help baby boomers plan for retirement in coordination with the DC Government
- Volunteer for HIP to counsel single mothers on home ownership
- Volunteer with the local school systems on financial literacy programs

**Professional Development:** Reach out to students, encourage new financial planning professionals, and assist senior advisors in keeping their skills sharp.

- Be the FPA NCA liaison to a local educational institution
- Help coordinate a study group for students, beginners or experienced professionals
- Assist in the planning of a Professional Development Program for our Chapter
- Be a Mentor and mentor one new planner for three months

**Programming:** Infinite Possibilities: Integrating our Life and Profession with Education and Inspiration.

- Suggest topics and speakers for educational programs
- Help Build the Spring Symposium with our Sponsor Partners
- Review and critique a potential speakers' presentation in your area of expertise
- Attend our educational programs on a regular basis
- Be a Buddy at Meetings to foster community building
- Invite a guest to a meeting to explore FPA

**Public Relations:** Enhance your visibility and be seen as a financial planning resource.

- Answer finance-related queries from the press
- Develop a relationship with your local newspaper editor
- Attend free training in working with television, radio and print media on February 11



## Questions... Comments... How can I start my One Thing?

### Charity Golf Event

Mitchell G. Berlin, CFP®  
Office Phone: 240-314-4301  
E-Mail Address: [Mitchell.G.Berlin@ampf.com](mailto:Mitchell.G.Berlin@ampf.com)

### Consumer Awareness

Helen Modly, CFP® and Tommie Monez, CFP®  
Office Phone: 540-931-9051  
E-Mail Address: [hmodly@focus-wealth.com](mailto:hmodly@focus-wealth.com) or [tmonez@focus-wealth.com](mailto:tmonez@focus-wealth.com)

### Government Relations

Howard Pressman  
Office Phone: 703-506-0843  
E-Mail Address: [HPressman@ebwllc.com](mailto:HPressman@ebwllc.com)

### Member Communications

Kathleen Sindell, PhD  
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### Membership

Cliff Cohen, JD  
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Bryan Beatty, CFP®  
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### Partnerships

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Rachael DeCosta Martin  
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### Pro Bono

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### Professional Development

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And Josh Halpern, CFP® ChFC, CLU  
Office Phone: 240-744-7125  
E-Mail Address: [Josh.Halpern@RaymondJames.com](mailto:Josh.Halpern@RaymondJames.com)

### Mentoring

Chris Rivers, CFP®  
Office Phone: 202-887-8135, ext. 234  
E-Mail Address: [CRivers@afmfa.com](mailto:CRivers@afmfa.com)

### Programming

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E-Mail Address: [James.Bogart@rbc.com](mailto:James.Bogart@rbc.com)  
Jeanie Schwarz, CFP®  
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E-Mail Address: [Jeanie.Schwarz@Harris-SBSB.com](mailto:Jeanie.Schwarz@Harris-SBSB.com)

### Public Relations

Helen Modly, CFP® or Tommie Monez, CFP®  
Office Phone: 540-687-3987  
E-Mail Address: [HModly@focus-wealth.com](mailto:HModly@focus-wealth.com) or



### **About The Dalton Review®**

The Dalton Review® for the CFP exam offers both a traditional classroom review in Arlington and an eReview, which is Live-Online. Some of the benefits of the review include:

- Materials and questions written by former members of the CFP Board of Examiners.
- The ability to attend both a classroom review and live online review, at no additional cost.
- A guarantee that you will pass the exam, otherwise attend the review again for free.
- For more information about The Dalton Review®, please visit their website at <http://www.thedaltonreview.com> or call them at (877) 426-2373.

### **Here are the instructions for the Financial Planning Association promotional codes:**

#### **Discount for Financial Planning Association (FPA) Students in Certificate Programs**

If students are in a certificate program, the Dalton Review will provide a \$145 discount, which can offset the FPA membership fee. The promotion code is ***fpastudent*** and should be entered when ordering online at <http://www.thedaltonreview.com> or over the phone at (877) 426-2373. This code is to be used by students who are looking to join the FPA only.

#### **Discounts for Current FPA Members**

For any FPA Member that enrolls in the Dalton Review®, the Dalton Review will provide a \$100 discount. The promotion code is ***fpamember*** and should be entered when ordering online at <http://www.thedaltonreview.com> or over the phone at (877) 426-2373.

### **The Dalton Review® for the CFP® Certification Exam**

The Dalton Review offers both traditional classroom review in Arlington and our eReview, which is live-online, to prepare students for the CFP exam.

- The Dalton Review was developed by former members of the CFP Board of Examiners.
- The Dalton Review philosophy is to teach students the material most likely to be tested, so regardless of how a question is asked, students will get it right.
- Students are encouraged to attend ***both*** the traditional classroom review and watch the online review prior to taking the exam, at no additional cost.

For more information about The Dalton Review®, please visit our website at <http://www.thedaltonreview.com> or call us at (877) 426-2373.

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