



## **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.



## **Cathy Bearce, CFP, ChFC, ADPA, CLU, CPWA**

Private Wealth Advisor - Waltham, MA

As a Private Wealth Advisor, Cathy Bearce understands the positive impact financial planning can have on the quality of her clients' lives, and the difference it can make in guiding them to financial security. Cathy specializes in helping diverse individuals, high net worth families, small business owners and executives take advantage of opportunities to pursue their personal vision of fulfillment. Her philosophy is to educate, encourage and empower her clients to make important financial decisions that can significantly impact their potential for success. Dedicated to building long-standing relationships with her clients based on trust and respect, Cathy plays a key role in her clients' lives, guiding them with a high degree of engagement, responsibility and accountability. She has the greatest impact working with people who are open to new ideas and innovative solutions and who prefer comprehensive planning to piecemeal transactions. Many clients come to Cathy for her knowledge in Estate Planning, Retirement Planning, Business Owner Succession, Wealth Management and Risk Management. She works in partnership with her clients' other trusted advisors to design and execute a dynamic financial plan that strikes a balance between risk and return, and incorporates strategies with the goal to protect clients' assets.



## **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.



## **Patrick Davis, CLU, ChFC**

Wealth Planning Advisor - Waltham, MA

A Private Wealth Advisor for over 35 years, Patrick serves as a trusted advisor to numerous business owners and high net worth individuals in the areas of wealth management, insurance, retirement planning and strategies for generational wealth transfer. He provides a deeper level of service for his clients, going beyond investment management and traditional retirement planning to focus on advanced planning areas like wealth transfer, risk mitigation and planned philanthropy. Unlike other advisors, Patrick's goal is to help prepare the family members for the money not just manage the money for the family. Services include: Wealth Management, Generational Wealth Planning, Retirement Planning, Estate Planning, Investment Strategies, Legacy Planning, Charitable Giving, Business Continuity/Exit Planning. Patrick is a current board member of the Boys & Girls Club, past president of the Rotary Club, and founding board member of The BASE, an organization to empower under-served student athletes to achieve their full potential both on and off the field. He received a BS in Marketing from Syracuse University and maintains his Chartered Life Underwriter (CLU) and Chartered Financial Consultant (ChFC) designations.



## **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 (CFP), Chartered Retirement Planning Counselor, and Certified Fund Specialist (CFS).



**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.



**R. Jason Horwitz, CFP, CRPC**

Financial Planner - Rockland, MA

Jason is a Certified Financial Planner and Chartered Retirement Planning Counselor with over 20 years of experience helping individuals, families, and business owners gain control of their complex financial challenges. By coordinating with his experienced team, Jason works to design cost-effective and tax-efficient strategies. His approach ensures 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. Jason earned his BA in Economics from Connecticut College. He has received many awards and accolades for his contributions, including being named a seven-year winner of Boston Magazine's Five Star Wealth Manager award. A sought-after speaker, Jason has conducted numerous educational workshops on retirement, estate, and investment planning. Being civic and community-minded, he donates his time to various charitable organizations and committees. Jason is a current member of the Norwell Athletic Fields Committee, and was previously on the Board of Trustees for the South Shore YMCA.



**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.



**Marco A. Moretti III, CRPC, CLTC**

Wealth Planning Advisor - Cranston, RI

Marco's mission is simple: to provide independent, personalized advice so you can pursue your personal vision of financial success. Whether you are preparing for a major milestone like retirement, a child's college education or a business transition, Marco uses a combination of experience, technology, and a defined process to build your comprehensive financial picture. When you choose to work with Marco, he takes the time to listen, attain all the facts and learn what truly drives you. He will then create a roadmap to address your most critical challenges. Working in a fiduciary capacity for his advisory clients, Marco strives to put your needs first and act in your best interest while maintaining full transparency throughout the financial planning process. Marco graduated from the University of Rhode Island with a BS in Business Administration.



## **Adam Rothbart, CRPC**

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.