



## **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.



## **Matt Donovan**

President and Founder, MDonovan Financial - Rockland, MA

In his 21 years of experience as a leader in the financial services industry and guiding clients through times of economic volatility, Matt Donovan understands the importance of a solid, customized financial plan. He specializes in helping high net worth families and business owners with multi-generational financial, tax, and estate planning. In 1999 Matt began building a niche financial planning practice that focuses on educating clients about tax sensitive planning that benefits their family, business, and community. He has continued honing his tax focused financial planning knowledge. Many prospective clients come to Matt for his expertise in estate planning, retirement planning, business owner succession, and tax planning strategies. Matt is dedicated to building long-standing relationships with his clients based on trust and respect. He knows he plays a key role in his clients' lives, helping them to take advantage of opportunities to pursue their personal vision of fulfillment. Matt received his BA in Economics from the College of the Holy Cross, with which he is still actively involved promoting and educating alums on philanthropic giving. He is also the co-chair for the College of the Holy Cross 1843 Planned Giving Society



## **John W. Exner, ChFC**

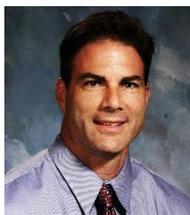
Financial Advisor - Tampa, FL

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.

Integrated Financial Partners, Inc.

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**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.

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## **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.



## **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.



**David Stuehling, CFP, CLU, ChFC, RICP, APMA**

Financial Advisor - Bend, OR

David helps his clients make smart, forward-thinking, values-based decisions by utilizing a unique process to discover and define their wants, needs, goals and desires. With over 21 years of industry experience, David strives to help individuals, families and business owners increase the quality of their financial decision making. He has dedicated his practice to helping people who are willing to work collaboratively to create practical financial solutions to support their personal dreams and vision of financial independence. His client-centric approach allows for your goals, objectives and risk tolerance to be properly considered and implemented. Working as a fiduciary and business consultant, it is his legal and personal duty to put his clients' needs first and act in their best interest while maintaining full transparency throughout the financial process. Services include: Wealth management, Estate planning, Investment planning, Tax reduction strategies, Retirement planning, and Business continuity and exit planning. David graduated from Cabrini College and the American College with degrees in Organizational Management and a Bachelor of Arts. He is also a member of the Financial Planning Association (FPA) and is a Certified Financial Planner professional.