



**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.



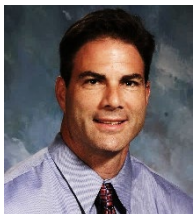
**Timothy M. Carlson**  
**Wealth Planning Advisor - Worcester, MA**

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



**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).



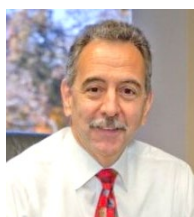
**Christopher A. Fletcher, CFS**  
**Financial Planner - Glastonbury, CT**

Chris Fletcher 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. Chris and his team work in partnership with you and your other trusted advisors to deliver a comprehensive and customized plan designed with the goal to help you achieve your financial objectives, including wealth accumulation, preservation and distribution. Their broad experience and capabilities provide objective, independent, cost-effective, and tax efficient strategies and creative solutions tailored to fit your specific and evolving needs. A graduate of the University of Hartford with a Bachelor of Arts in Economics, Chris is certified with The Connecticut Partnership for Long Term Care and has provided financial planning services to individual, family and business owner clients in Connecticut and Massachusetts since 2002.



**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.



**Jon R. Gonthier, CFA**  
**Wealth Planning Advisor - Waltham, MA**

Using a holistic approach to planning, Jon seeks to understand his clients' personal and financial goals. By coordinating with his experienced team, along with your own tax and legal consultants, Jon works to design cost-effective and tax-efficient strategies. Jon 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. Serving as a fiduciary, Jon puts his clients' needs first and acts in their best interest. As an independent advisor, he is free to recommend only those products and services that address his clients' needs. Jon has over 17 years of investment experience at State Street Bank and Trust Company. In his role, Jon was responsible for trade strategy and implementation for strategic clients, overseeing complex and multi-manager domestic and international restructurings. Jon also managed the team's fixed income transition events and has extensive experience with equities, currencies, and transitions involving hedging through derivatives contracts. Jon received a Bachelor of Arts degree in Economics from Colby College and holds the Chartered Financial Analyst (CFA) designation and is a member of the CFA Society Boston and the CFA Institute. Jon holds the Series 7 and 63 securities registrations (held through LPL Financial).



**Cassidy C. King, CRPC**  
**Financial Planner - Waltham, MA**

At Integrated, we have purposely and thoughtfully built a platform to address each aspect of our clients' financial lives. We are dedicated to efficiently integrating financial risk management and goal planning with tax and estate planning for busy professionals as they work towards or transition into retirement. Our mission is to create a space where ideas, beliefs and goals speak directly to the integrity and soundness of our financial planning process. Working as fiduciaries to our clients, it is our legal duty to put our clients' needs first and act in their best interest while maintaining full transparency as we construct their financial plans. Backed by a team of dedicated professionals with over 100 years of combined industry experience, our thought leaders work collaboratively with clients from coordinating and consulting to the delivery and implementation of financial plans. Cassidy holds the Chartered Retirement Planning Counselor (CRPC) designation conferred by College for Financial Planning.



**John Lian, CLU, AIF**  
**Financial Planner - Worcester, MA**

For over 17 years, John Lian has helped hundreds of families and business owners gain control of their financial challenges. John takes an objective, long-term approach to financial planning to help ensure that your goals and risk tolerance are properly considered and managed. As your needs or situation changes, John will be there for you to see that you receive regular, timely reviews as well as up-to-date information to assist you in making prudent decisions regarding your financial future. By designing and implementing financial strategies which reflect each client's unique situation, John understands the ever-changing complexities of our lives and is an advocate for his clients. John also specializes in corporate retirement plans by providing advice to business owners and corporate officers on 401(k), profit sharing, defined contribution, defined benefit and executive benefits. John has earned a reputation from peers and clients for his compassionate approach to the anxiety associated with conversations about money and the goal of pursuing financial security. Because of this approach, John has developed long lasting relationships with his clients and empowers them to pursue their maximum financial potential.



**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.



**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.