



**Contact Information**

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**Personal Statement**

My desire is to guide individuals toward achieving their personal financial goals through developing a clear but flexible plan.

<b>Professional Services</b>	Certified Financial Planner Certified Public Accountant
<b>Practice Approach</b>	Cash Flow Projections Income tax planning and return preparation Retirement planning Education expense planning Investment and insurance planning
<b>Client Focus</b>	Widowed, divorcees, retirees, others seeking guidance when rebooting life
<b>Typical Client Profile</b>	Age: 45 to 80+ Gender: Both Income: \$35,000 to \$1,000,000 Net Worth: \$50,000 to \$9,000,000
<b>Licenses/Certifications/Designations</b>	Certified Public Accountant (CPA) Personal Financial Specialist CPA/PFS Certified Financial Planner (CFP) Certified Divorce Financial Analyst (CDFA) Chartered Financial Consultant (ChFC) Life & Health Insurance License
<b>Education</b>	Ph.D. student, Personal Financial Planning, Kansas State University M.A., Accounting, University of Iowa M.S., Estate Planning, College for Financial Planning M.S.F.S., Financial Services, The American College
<b>Fee Structure</b>	Hourly fee or commission
<b>Years in Practice</b>	CPA – since 1976 CFP – since 1983
<b>Professional Association Affiliations</b>	Financial Therapy Association American Institute of CPAs Iowa Society of CPAs
<b>Research Interests</b>	Goal orientated decision making Factors in selecting advisors Efficacy of financial planning Asset allocation decisions Insurance needs analysis Impact of income taxes on decisions