FPA FINANCIAL PLANNING ASSOCIATION
NATIONAL CAPITAL AREA

January 24, 2022 Symposium – Speaker Bios

Cozy Wittman - Education and Partnerships, College Inside Track

As Education and Partnership leader at College Inside Track, Cozy Wittman speaks nationally about college search, educating families and training financial advisors and other professionals who work with families with high schoolers. College search has become increasingly complex, the nuances hard to understand; Cozy is passionate about dispelling myths that cost families money! She will be featured in The Journal of Financial Planning on the subject of college planning in January 2022.

Cozy is excited to connect with organizations and families interested in learning more about the complex college search process. She is a mom of 5 kids with very different goals for college so she is no stranger to the challenges around college search.

Miranda Reiter – Bio

Dr. Miranda Reiter, Ph.D., CFP® is an Assistant Professor in the School of Financial Planning at Texas Tech University. She began her career in the financial services industry in 2003 and has worked as a financial planner and banker at several Fortune 500 firms before her academic career. She created a financial planning practice in 2013, She & Money Financial Planning. Her financial advice has been quoted in popular media outlets such as The BBC, US News, USA Today, and Forbes. In addition to her career in financial services, Dr. Reiter has taught at several educational institutions in the U.S., France, and the Ivory Coast.

She has recently received recognition for her work in financial planning including: 2020 Omicron Nu Research Fellowship (Kappa Omicron Nu), 2020 Center for Financial Security Junior Scholar (University of Wisconsin-Madison), 2019 Financial Planning Association Best Research Award, 2019 40 Under 40 Award (InvestmentNews), and the 2018 Financial Planning Association Diversity & Inclusion Scholarship.

Dr. Reiter earned her Ph.D. in Personal Financial Planning from Kansas State University. Her research examines diversity in the financial planning profession as well as the impacts of race and gender on consumer financial behavior. She has recently published work in the Journal of Financial Planning, the Journal of Financial Therapy, and the Family and Consumer Sciences Research Journal.

David Kelly – Bio

Dr. David Kelly is the Chief Global Strategist and Head of the Global Market Insights Strategy Team for J.P. Morgan Asset Management. With over 20 years of experience, David provides valuable insight and perspective on the economy and markets to the institutional investor and financial advisor global communities.

David's research focuses on investment implications of an evolving economic environment. He has written extensively on all aspects of the U.S. economy and his proprietary U.S. economic forecasting model helps shape his views on both the economic landscape and prospective asset class returns. He currently sits on JP Morgan Fund's operating committee.

Throughout his career, David has developed a unique ability to explain complex economic and market issues in a language that financial professionals can use to communicate to their clients. He is a keynote speaker at many national investment conferences and a frequent guest on CNBC, Bloomberg, and other financial media outlets.

Prior to joining J.P. Morgan Asset Management, David served as Economic Advisor to Putnam Investments. He has also served as a senior strategist/economist at SPP Investment Management, Primark Decision Economics, Lehman Brothers and DRI/McGraw-Hill.

David is a CFA® charterholder. He also has a Ph.D and M.A. in Economics from Michigan State University and a B.A. in Economics from University College Dublin in the Republic of Ireland.

Steve Gurney – Bio

Steve Gurney founded Retirement Living SourceBook in 1990. Drawing from the experience of observing his family caring for Steve's aging grandfather, he created a comprehensive publication to help others in the same situation. Over the next few years Steve expanded the publication to three regional editions, DC metro, State of Maryland, and the Philadelphia region. Steve has worked closely with nearly every regional and national organization on aging to help maximize their exposure and helping find solutions to their challenges.

In 1998, Mr. Gurney sold his company to The Washington Post where he served as General Manager of Sourcebook and the Senior Living Solutions Division. In 2019, Mr. Gurney aquired the resource back, and has re-branded as Positive Aging Sourcebook adding a new design, new content, distribution partners and other creative improvements.

In addition, Mr. Gurney founded ProAging Network meetings and leads the DC Senior Resource Group important resources for senior-serving professionals.

Mr. Gurney serves or has served on the board of directors for the Grass Roots Organization for the Well-Being of Seniors (GROWS), Alzheimer's Association, Interages, Business and Aging Task Force, Virginia Intergenerational Task Force, and the Beacon Institute. Steve has served on countless committees and provided guidance to help organizations and businesses better serve the senior population. Mr. Gurney has received awards and recognition from the Seabury Resources for Aging, Maryland Assisted Living Association, the Senior Marketing Institute and other notable organizations. Steve is a regular speaker at local, regional and national events and has been featured in regional and national publications, electronic and broadcast media.

Steve Gurney received a Bachelors Degree in Business Administration from Old Dominion University and a Masters Degree from the Erickson School of Aging Studies at University of Maryland Baltimore County (UMBC).

Mr. Gurney serves as an adjunct professor at Erickson School of Aging Studies at University of Maryland Baltimore County (UMBC), instructing in the undergraduate and graduate programs.

Steve is a certified level 2 Adaptive Snowboard Instructor with the American Association of Snowboard Instructors (AASI) and a certified level 2 Stand Up Paddleboard Instructor with the American Canoe Association (ACA). In the winter he instructs with Blue Ridge Adaptive Snow Sports at Liberty Mountain Resort and in the summer he leads a team of instructors with Surf Reston Stand Up Paddleboarding.

Contact Steve Gurney at 703-966-6182 or steve@proaging.com

Mary Beth Franklin – Bio

Mary Beth Franklin is one of the country's leading experts on Social Security and Medicare.

An award-winning journalist and Certified Financial Planner, Mary Beth writes a weekly column on retirement issues for *Investment News*, a publication for financial advisers. She is also author of the ebook, *Maximizing Your Social Security Retirement Benefits.*

In 2016, Mary Beth was honored with a Hero Award from the Women's Institute for a Secure Retirement (WISER) for her efforts to improve retirement security among women. She is also an inaugural member of the Certified Financial Planner Board of Standard's Women's Initiative Council which focuses on improving gender and racial diversity in the financial services profession.

Previously, Mary Beth served as the tax and retirement editor for Kiplinger's Personal Finance magazine and editor of Kiplinger's annual Retirement Planning Guide. Earlier in her career, Mary Beth was a Capitol Hill reporter for *United Press International*. She is a frequent guest on numerous radio and television programs. Her podcast, The Retirement Repair Shop, was launched in 2019 and is now in its third season.

Andrew H. Friedman
Founder and Principal, The Washington Update

According to CNBC, Andy Friedman is "one of the nation's most sought-after speakers on all things political." An expert on political affairs, Andy explains the ever changing, sometimes confusing, and often crazy world of Washington in a straightforward bipartisan manner. He is known for predicting the outcomes of Washington deliberations and providing financial advisors and investors with strategies to consider in light of the changing political landscape.

Andy was a senior partner with the law firm of Covington & Burling in Washington, D.C., where he practiced for almost thirty years, serving as head of the tax and corporate groups. He received his bachelor degree as valedictorian from Trinity College in Hartford, Connecticut, and his law degree from the Harvard Law School.

Andy also served as tax counsel to Major League Baseball, the National Football League, the National Basketball Association, and the National Hockey League.

Andy appears on CNBC, which refers to him as "Wall Street's Tax Expert" and calls him "one of Washington's savviest political observers." Andy also has appeared on the Larry Kudlow Show, the Fox Business Channel, and POTUS radio, has been profiled in the Washington Post, Think Advisor, and Research Magazine, and is quoted extensively in publications ranging from the Wall Street Journal to USA Today.

Andy is included in Best Lawyers in America and Chambers' America's Leading Lawyers for Business, which notes that "Andy's ability to combine vast knowledge and a practical mindset permits him to convey the most complex of tax concepts in layman's terms. He is the expert's expert. If every lawyer were like him, the world would be a much better place."