

PROFESSIONAL EXPERIENCE:

Principal Powers Financial Group, LLC, Princeton, New Jersey (06/13 – 09/23). Managing member of independent TPA with small caseload.

Staff Administrator Associated Pension Consultants, Chico, California (12/08 – 5/13)-telecommuter.
Document consulting on EGTRRA restatements; Compliance administration.

Vice President/Area Director McCready and Keene, Inc., Indianapolis, Indiana (11/07 – 8/08)

Responsible for all aspects of operations of unbundled third party administration of daily valuation 401(k) plans. Duties include: supervision of staff, design and implementation of area procedures and internal controls, administration of a caseload of twenty five plans using Relius Administration database, coordination of work with multiple custodian platforms, implementation of new plans (consulting and plan design), conversion of existing plans, review of new laws, regulations, IRS/DOL guidance.

Principal Powers Financial Group, LLC, Scottsdale, Arizona (11/06 – 10/07)

Joint Venture with local law firm. Responsible for coordination of search and acquisition of third party administration firms. Full administration/consulting of fifty five plan case load, including ESOPs.

Consultant / Document Specialist Beneco, Inc., Scottsdale, Arizona (5/05 – 11/06)

Responsible for new client consulting, plan design and document preparation. Preparation of Master Specimen for EGTRRA restatement.

New Business Analyst Pension Works, Inc., Colchester, Vermont (1/04 – 4/05)

Responsible for all functions respecting newly converted plans. Including but not limited to document analysis, potential case redesign, client education and administration. Supervised conversion personnel and processes.

Consultant Invesmart, Inc., Portland, Maine (1/02– 12/03)

Responsible for all services related to the administration of 70 daily valuation 401(k) plans. Coordinated the restatement process for all plans (during the Remedial Amendment Period for GUST), which entailed drafting client correspondence, consulting with plan administrators and related service providers, and production of the Adoption Agreements.

401(k) Plan Administrator Heritage Benefit Consulting, Inc., Watertown, Connecticut (12/00 – 6/02)

Provided consulting and administrative services for Balance Forward and Daily Valuation plans. Responsible for a caseload of 50 plans. Work involved near total autonomy regarding workflow, client contact, file maintenance, and data processing. Primary responsibility during 2002 was coordination of the GUST restatement process for 150 plans administered by *Heritage*.

SPECIFIC CORE COMPETENCIES:

- Compliance testing: ADP/ACP, 416, 415, 401(a)(4) (cross testing), 402(g), 404(a)
- Allocations for Corporate and “Pass Through” entities (i.e. Earned Income calculations for self employed)
- Trust accounting for pooled and FBO accounts; ESOP share allocations
- Distributions; including hardships, J&S annuities, RMDs, Loans
- IRS/DOL reporting: 5500 Series, Determination Letters submissions for new and terminating plans

PROFESSIONAL CREDENTIALS/EDUCATION:

Intuit Certified QuickBooks Level 1 ProAdvisor (June, 2025)

Intuit Academy Bookkeeping Certification (conferred January, 2025)

Accredited Pension Administrator (conferred June, 1999); National Institute of Pension Administrators

Certified Financial Planner™ (“marks” conferred January, 2006); Certified Financial Planner Standards Board, Inc.

Bachelor of Arts: Creative Writing. Binghamton University; class of 1984