



As a Financial Planner at Osaic FA, I have built a practice centered on the core values of honesty, integrity, trust, and dedication. I use a client-centric approach to build lasting relationships with each and every client, positioning myself as a lifetime resource. With my financial guidance, I provide strategies that are designed to help clients build financial security for each stage of their lives.

My areas of focus include:

- Pension Payout Alternatives
- Pension Transfer/Rollovers
- Mutual Funds
- Tax Sheltered Annuities, 403(b) Plans
- Term Insurance
- Universal Life Insurance
- Variable Universal Life Insurance

- Fixed Annuities
- Variable Annuities
- Long-Term Care Insurance
- Charitable Giving Strategies
- Disability Income Insurance
- Estate Conservation Strategies
- Education Funding Strategies
- IRA Consolidation/Rollovers

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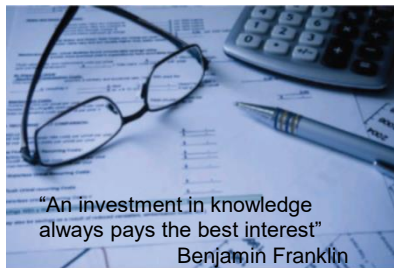
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I am a 34-year resident of Danville, CA, where I live with my wife Luanne, who is also my Personal Assistant. We are blessed with a daughter Amanda, her husband Gary, 3 granddaughters and 1 grandson. Before my transition to Lincoln, I have worked in the financial industry for 17 years, previously at MetLife/Mass Mutual and John Hancock. Osaic FA was formally Lincoln Financial Advisor. Before that, I spent 34 years in the high-tech industry. I hold a BBA and an MBA from the University of Wisconsin in Madison, WI, where I was an Honors graduate. In my spare time, I enjoy caring for our grandchildren, reading, doing daily crossword puzzles and enjoying music and sports – in particular supporting my Wisconsin Badger football and basketball teams, as well as the Packers.



Strategies designed to Create, Accumulate, Preserve Wealth