

# Sagemark Consulting Private Wealth Services



We drew together the most knowledgeable and talented individuals throughout our organization nationally when we orchestrated the establishment of our Sagemark Consulting Private Wealth Services division. These individuals stand out in our industry for their experience, reputation and results. Here are just some of the resources on our Sagemark Consulting Private Wealth Services team:



**NASSER ALI, CFA, CFP<sup>®</sup>, AAMS, CMFC, CRPC<sup>®</sup>**  
Director of Financial Advisory Services

- Prior experience as a portfolio manager responsible for managing customized investment portfolios totaling close to \$400 million. Bachelor of Science degree in Finance from the University of Maryland.
- Member of the Association of Investment Management and Research and the Baltimore Security Analysts Society. Published an article in the Encyclopedia of World Terrorism entitled, "The Impact of 9/11 on the Global Economy."



**ROBERT E. APPEL, J.D.\*, LL.M., MBA**  
Second Vice President of National Design/Advanced Planning

- Member of the American and Connecticut Bar Associations.
- BS degree (Accounting and Finance) from Central Connecticut State University; J.D. degree from the University of Bridgeport School of Law; MBA (Finance) degree from the University of Connecticut; and LL.M. (Taxation) degree from Boston University School of Law.



**RICH E. AUSTIN, J.D.\*, LL.M., CRPC<sup>®</sup>**  
Director of Financial Advisory Services

- Primary area of expertise: Advising high net worth clients, with an average net worth over \$10 million dollars, on investment, estate, charitable, and business owner planning alternatives.
- Has conducted seminars for financial professionals; served on advisory boards, created computer models to calculate tax implications, and authored articles on tax reduction strategies.



**JOSEPH FLYNN, J.D.\***  
Design Attorney

- Primary area of expertise: Advising Lincoln financial planners and their clients on a wide variety of estate planning and business succession issues with a particular emphasis on the family owned business.
- Graduate of Yale University and The University of Connecticut School of Law.



**BEN T. HUDDLE, CFP<sup>®</sup>, MBA, CRPC<sup>®</sup>**  
Director of Financial Advisory Services

- Areas of expertise: the development, training, and implementation of fee-based financial planning within the firm including the integration of the investment and comprehensive financial planning processes.
- Master's degree in Business Administration for The University of Houston and a Bachelor's degree in Industrial Management from Purdue University. National speaker/trainer for Lincoln Financial Advisors.



**RUSSELL G. JONES**  
Executive Director, Sagemark Consulting Private Wealth Services

- Primary area of expertise is developing key concepts and strategies for the high net worth market.
- Main platform speaker at the annual conference of the International Association of Financial Planning, the Allied Jewish Federation's Annual Estate Planning Forum, GAMA International's LAMP meeting, and numerous technical and internal Lincoln business management sessions.



**TIMOTHY S. JOHNSON, J.D.\*, CRPC<sup>®</sup>**  
Chief Investment Strategist

- Areas of expertise include fixed-income, equity allocations, alternative investments and affluent wealth management.
- BA in Political Science from Lipscomb University in 1981 and graduated from Vanderbilt University School of Law. Holds a Series 7 registration.



**DIANNA PARKER, CFP<sup>®</sup>**  
Director of Planning

- Primary area of expertise: Broad knowledge of complex estate planning, business succession planning and retirement planning concepts. Frequently hosts a variety of nationally disseminated educational sessions focused on current tax law and financial planning strategies.
- Summa cum laude, Master's degree graduate from Southern Methodist University.



**DONNA L. ROWAN, J.D.\*, LL.M., CLU<sup>®</sup>, CHFC<sup>®</sup>**  
National Design/Advanced Planning Attorney

- Expertise in the areas of personal and corporate income taxation, as well as estate, gift and trust taxation. Member of the Connecticut and American Bar Associations.
- BA degree in English from State University of New York at Buffalo; J.D. from Western New England College School of Law; LL.M. (Taxation) from Boston University School of Law.



**DOUGLAS B. RICHMOND**  
Director, Sagemark Consulting Private Wealth Services

- Primary area of expertise lies within the personal risk management area where he is able to deliver unique strategies and tactics supported by strong product selections.
- Experienced in developing relationships with property and casualty, private banking and stock brokerage representatives, as well as catering to the needs of business owners and individuals who want to address their wealth preservation and estate planning needs.



**ROBERT A. STUDIN, J.D.\*, CPA\*, CFP®, CLU®, CRPC®, ChFC®**  
Executive Director, Financial Advisory Services

- Responsible for the delivery of wealth management and financial planning services on a national basis.
- Bachelor of Science degree from the University of Alabama, and J.D. from Cumberland School of Law.
- Member of the Alabama Society of Financial Planning Association and the AIPA.



**WILLIAM D. WRIGHT**  
Director, Sagemark Consulting Private Wealth Services

- Specializes in comprehensive estate and business succession planning for clients. He served as Managing Principal for the entire Northern New York Regional Planning Office. He now works on developing advanced coaching and training concepts for financial planners in the high net worth marketplace.
- Bachelor's degree in Organizational Management from the State University of New York at Buffalo. As a Registered Securities Principal (RSP) Bill holds Series 6, 7, 63 and 24 security registrations.

**Sagemark**  
Consulting<sup>SM</sup>

*Private Wealth Services*

A division of Lincoln Financial Advisors®

\*CPAs and JDs with the firm do not provide legal or accounting services on behalf of Lincoln Financial Advisors Corp. Associates of Sagemark Consulting are registered representatives of Lincoln Financial Advisors Corp. Securities offered through Lincoln Financial Advisors Corp., a broker-dealer. Member SIPC. Investment advisory services offered through Sagemark Consulting, a division of Lincoln Financial Advisors, a registered investment advisor. Insurance offered through Lincoln affiliates and other fine companies. CRN-1959657-112917