ABOUT THE AUTHORS

Joel M. Weiner, JD, CFP®, CFDP®, ChFC, CLU, CFS, CSA
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Joel is President and CEO of Professional Training Services, Inc., a Certified Provider for insurance pre-licensing and insurance education, as well as NASD securities and preparation courses, sales training, CFP continuing education, CFP® Certification Exam review, and more.

As an active financial planning practitioner, Joel maintains his insurance producer's license for life, health, property and casualty insurance as well as numerous NASD securities licenses including General Securities Series 7, State Securities Series 63, Investment Advisor Series 65, Commodities Series 3, General Securities Principal Series 24, Options Principal Series 4, Financial Operations Manager Series 27, and Municipal Securities Supervisor Series 53.

His professional designations include Certified Financial Planner™, Chartered Financial Consultant®, Chartered Life Underwriter®, Certified Fund Specialist, Certified Financial Divorce Practitioner® and Certified Senior Advisor. Joel is past director of Programs and Ethics for the Illinois Financial Planning Association and also a board member with NAIFA Chicago.

Joel's educational credentials include degrees of Bachelor of Arts, Master of Science, and Doctor of Jurisprudence. Joel also practices law in Illinois.

During his many years as a sales/management professional, Joel has developed market strategies and sales training programs for investment and insurance companies, as well as for financial institutions. Joel has started and participated as a principal of three broker-dealers. He also appears as a guest speaker for public seminars promoting financial planning, investing and wealth accumulation, including retirement and estate planning concepts. Considered a source of financial services information, publications such as *USA Today*, *CNA* Magazine, *Smart Money*, *Claims People*, *Hartford On-Line*, the *Dow Jones Investment Advisor*, *Investment Advisor*, *Chicago Tribune*, the *Ladies Home Journal*, and *Today's Chicago Woman* have interviewed and printed Joel's opinions and advice. Most recently ABC News conducted a video interview regarding financial planning and divorces with Joel, which was broadcast in the Chicago area.

Some of his published works include: *Marketing of Annuities*, *Estate Planning*, *Retirement Planning*, *Indiana and Illinois Long Term Care*, *Financial Planning Concepts*, *Selling Annuities and Mutual Funds*, *Variable Insurance Products*, *Universal Life Insurance*, *Business Insurance Concepts*, *Group Insurance*, *Key Employee Insurance*, *401(k) Plans*, *Life and Health Insurance Concepts*, *Medicare*, *Medicaid*, *Medigap*, *Protecting Small Businesses*, *Tax Issues for Financial Professionals*, *Equity Index Annuities*, *Managed Money*, *Investment Advisers*, and *Alternative Dispute Alternatives and Workers Compensation*. Joel has also created Internet on-line programs including IPOs, Mutual Funds, Tax Issues, Fixed Income Products, Options, Section 529 Qualified Tuition Plans, and more.

Carol Lee Roberts, CFP®

Carol Lee Roberts, CFP® is Managing Director of Examinations and Education for the Certified Financial Planner Board of Standards, Inc.

Ms. Roberts' professional background encompasses both the practice of financial planning and the administration of financial planning education programs. After working at Merrill Lynch for more than 16 years in a variety of capacities, Ms. Roberts served for six years at DePaul University, where she acted as Program Manager of its Financial Planning Certificate Program and a Director of DePaul's Office of Continuing and Professional Education. At DePaul, she helped develop the Financial Planning Certificate program into one of the most successful programs offered through the university's Office of Continuing and Professional Education, for which she also supervised marketing, new program development, corporate sales and web services for all continuing and professional education programs.

In her role with the CFP® Board, Ms. Roberts directs the examination and education components of CFP® certification, which is accredited by the National Commission for Certifying Agencies. She provides oversight to CFP Board's development of the rigorous CFP® Certification Examination and to the development and support of the more than 300 financial planning education programs in the United States that have registered with the CFP Board to prepare financial planners for CFP® certification.

Ms. Roberts is a CERTIFIED FINANCIAL PLANNER™ professional who has been an active member of the professional financial planning community, including involvement with the Financial Planning Association of Illinois, where she served as its Director of Programming, and with CFP Board, for whom she has provided frequent support, including serving on the Education Task Force the CFP Board assembled in 2006. She is also a Certified Financial Divorce Practitioner® and holds a Bachelor of Arts in Public Administration from Augustana College in Rock Island, Illinois and a Master of Arts in Applied Professional Studies with a focus in Financial Planning from DePaul.