Bruce Harrington joined LPL Financial in 2008 as senior vice president of retirement solutions. In this role, he is responsible for the strategic development and management of retirement solutions in the defined contribution, retirement income, and IRA/rollover marketplaces.

Prior to joining LPL Financial, Mr. Harrington served as managing director for Cogent Research; vice president and director of product development and marketing for MFS Investment Management; and vice president of retirement products marketing for Putnam Investments.

With 20 years of practical, hands-on experience in product development and marketing, Mr. Harrington is a nationally recognized expert in personal finance and financial planning, particularly in the use of retirement and 529 plans as effective savings and financial planning tools. He is widely quoted in national financial media—including the *Wall Street Journal, Money, Kiplinger's Personal Finance,* and *US News & World Report*—and is the author of numerous articles targeted to both advisor and consumer audiences.

Mr. Harrington holds a Bachelor of Arts degree in political science from Boston College and an MBA from Suffolk University, in addition to Series 6, 26, 51, and 63 securities and life insurance licenses. He earned a Pension Administration certificate from Bentley College and holds the designations of Certified College Planning Specialist and Certified Retirement Counselor.

Al Otto, AIFA®, CLU, ChFC
Co-Founder, Executive Vice President
White Horse Advisors, LLC

Responsibilities

Al is the Co-Founder and Executive Vice President of White Horse Advisors, LLC. He leads the Retirement Plan Advisors team, which serves more than 110 clients with over $1 billion in assets and manages a staff of 10. He works closely with his clients in customizing solutions that help meet their specific business goals and objectives. Al continues to be successful by championing a client-first approach and protecting clients' financial decisions through fee transparency.

Experience

Al is a nationally recognized leader in the retirement industry with more than 25 years of experience. His ongoing success is bred in his ability to identify the "hidden" gems in inefficient processes. Al has built a record of success on the foundation of high integrity, focus on stewardship, and prudent market capital guidance. He is also a frequent speaker and lecturer on retirement plan issues. Al is on the Editorial Advisory Board, as well as a contributing writer, for *Benefits & Compensation Solutions*. His most recent article, "Will 'Default' Turn into 'Your Fault?'" was published in January 2006 for the magazine. He was featured in the Summer 2005 issue of the *Journal of Pension Benefits* for an article entitled, "401(k) Plan Fee Disclosure for Dummies." Al has also been quoted for, and contributed to, *Plan Sponsor Magazine*, *Employee Benefit News*, *Employee Benefit Plan Review* and *Atlanta Small Business Monthly*. Al is a member of the Christian Financial Professionals Network in Atlanta.

Education

Al earned his Bachelor of Science in Mechanical Engineering from Virginia Tech and was a President's Fellow at Georgia Tech. He holds ChFC and CLU designations and is an Accredited Investment Fiduciary Analyst™. Al is also an Investment Advisor Representative of Securian Financial Services, Inc.

Family

A native Californian, Al and his wife, Pam, have been residents of Atlanta for the last 26 years. Al has two children and two grandchildren. He is also an active member of his church where he has been a group leader and developed a finance

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course for couples.

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