

## Terrance Power



Terrance Power, CFP®, AIFA®, QPA®, APR®, ERPA, CLU®, ChFC® has been in the Retirement Plan industry for over 30 years - first as an advisor, then as a 401k wholesaler with Manulife Financial for over a decade, and most recently as a fee-for-service third party administration firm founder and President since 2000.

Terry has been involved with multiple employer plan clients for over two decades, and he is widely regarded as an expert in the field. His firm, American Pension Services, Inc., located in Clearwater, Florida, has been an Associate Member of the National Association of Professional Employer Organizations since its establishment in 2000.

Terry was named as one of the 401kWire.com's "300 Most Influential" individuals in the Defined Contribution Industry for 2009, and he was nominated for the same recognition in 2010.

He has spoken at The Center for Due Diligence, American Society of Pension Professional and Actuaries, and fi360 conferences.

## MICHAEL MONTGOMERY



Mike Montgomery has more than thirty-three years of experience in the retirement plan field, founding Montgomery Retirement Plan Advisors in 2004 after achieving success as a pension specialist or regional manager for several leading retirement plan providers.

In 2010, he was recognized as one of the *100 Most Influential People* in the Defined Contribution field, and was also named by 401k Wire *#1 Advisor in the U.S.* for plans in the \$5 Million to \$15 Million Defined Contribution segment.

Mr. Montgomery serves as independent ERISA 3(38) Investment Manager and 3(21)(a) fiduciary advisor to a Multiple Employer Plan, *The Platinum 401k*.

Mike Montgomery also provides market research, pricing studies and training services to several retirement plan providers, and is a frequent speaker at industry conferences. In mid-2010, he was selected as a Founding Lecturer by The Retirement Advisor University™ at UCLA Anderson School of Management.

Montgomery Retirement Plan Advisors is CEFEX certified by the Centre for Fiduciary Excellence as an advisor to defined contribution plans.



## **Scott Pritchard**



Scott Pritchard is the Managing Director of Advisors Access ([www.advisorsaccess.com](http://www.advisorsaccess.com)), a 401(k) turnkey asset management provider (TAMP) for fiduciary-minded, independent advisors.

He has earned the Accredited Investment Fiduciary Analyst™ (AIFA®) professional designation, awarded by the Center for Fiduciary Studies, which certifies him to conduct fiduciary assessments. Mr. Pritchard has twenty-one years of experience in the financial services field and has been featured in The Wall Street Journal, [www.riabiz.com](http://www.riabiz.com), Investment News, and the nationally-syndicated column of author Scott Burns. He is the author of two white papers published in the Journal of Pension Benefits: “The Tyranny of Choice” and “Overcoming the Real Problem with 401(k) Plans: A Case Study”. He holds a degree in Marketing from Appalachian State University, which was conferred in May 1990. He is a life-long resident of Western North Carolina and continues to live and work in Asheville, NC.