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Gary is a recognized expert on the theoretical and practical business models of retirement plan practices. He has spoken at numerous industry and business organization functions as a keynote, featured speaker and panelist. In his career, Gary has consulted with hundreds of businesses and organizations throughout the western United States over the past 19 years in the area of qualified retirement plans. Gary previously was the head of the qualified retirement plan department for Gordon, Odom & Davis, LLP, a regional accounting firm that was acquired by Moss Adams, LLP. In the financial services industry, he has held the titles of Branch Manager, Regional Marketing Manager and Director of Training with a leading regional brokerage firm.

Gary is the business editor and a talk show host for radio station KNBR 680 AM in San Francisco for thirteen years. He hosts northern California's favorite weekly business talk show, "Gary Allen on Business," and interviews leading figures in business, law and government, while providing his unique spin on the world of business. Gary graduated from California State University, Sacramento with a degree in economics and European history. He is an ACCREDITED INVESTMENT FIDUCIARY ANALYST™ which allows him to provide investment and fiduciary assessments of investment stewards, investment advisors and investment managers to determine how well their policies and procedures are aligned with the Global Fiduciary Standards of Excellence developed by the Center for Fiduciary Studies.

Jeffrey B. Coontz, AIFA®

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Jeff designs, develops and implements fiduciary support services for qualified retirement plan clients. Prior to joining Prudent Investor Advisors, LLC (PIA), he was an investment advisor with a registered investment advisory firm for ten years and headed up that firm's retirement plan department. Jeff developed all the systems, procedures, investment policy statements, participant enrollment/education meetings, agendas for trustee and investment committee annual meetings and a formalized fiduciary documentation process for all the firm's clients.

Jeff currently works with his partners supporting and servicing all of PIA's retirement plan clients. Jeff is also an integral part of the firm's ERISA 3(38) Retirement Plan Solution for other advisors. He is an ACCREDITED INVESTMENT FIDUCIARY ANALYST™ which allows him to provide investment and fiduciary assessments of investment stewards, investment advisors and investment managers to determine how well their policies and procedures are aligned with the Global Fiduciary Standards of Excellence developed by the Center for Fiduciary

Studies. Jeff graduated from California State University, Humboldt with a degree in business administration, and an emphasis in finance. In addition to working with retirement plans, Jeff advises individual clients.

W. Scott Simon, J.D., CFP®, AIFA®

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Scott is one of the nation's leading experts on modern prudent fiduciary investing and standards of fiduciary conduct as set forth in the Uniform Prudent Investor Act and the Restatement 3rd of Trusts (Prudent Investor Rule). His book, "The Prudent Investor Act: A Guide to Understanding," is the definitive work in these areas. The book has garnered praise from a wide variety of leading authorities including John C. Bogle, Nobel laureate Harry M. Markowitz (the father of modern portfolio theory), Edward C. Halbach, Jr., Reporter for the Restatement 3rd of Trusts and Fred Reish, a nationally known ERISA attorney.

For seven years, Scott has written a monthly column on fiduciary investment issues for Morningstar called "Fiduciary Focus." He has also written articles for the *Journal of Pension Benefits*, the *Journal of Indexes*, the ComplianceMax.com newsletter, the newsletter of the Oklahoma Society of CPAs and the *CEB Estate Planning and California Probate Reporter*. In addition, Scott is the author of a second book, "Index Mutual Funds: Profiting from an Investment Revolution" (John C. Bogle wrote the foreword and Rex Sinquefeld, co-founder of Dimensional Fund Advisors, provided a testimonial). Scott provides consulting services and expert witness services on matters of prudent fiduciary investment conduct including fiduciary duties and liability, and the principles of modern prudent investing. The combination of Scott's investment expertise and legal knowledge gives him a unique perspective shared by few in the country.

Prior to entering the financial services profession nearly 20 years ago, Scott practiced business, corporate and tax law. He graduated from UCLA with honors in political science, earned his law degree and was then awarded a Rotary Foundation post-graduate law fellowship which allowed him to attend The London School of Economics. In addition to his membership in the State Bar of California and admission to the U.S. Tax Court, he is a Certified Financial Planner® and an ACCREDITED INVESTMENT FIDUCIARY ANALYST™.