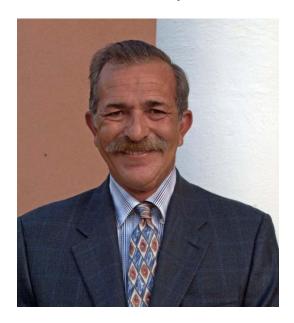
Richard N. Carpenter



Richard N. Carpenter, CPC, CEBS - President and Founder of USVI Pensions and Consulting. Richard is the founder of the Technical Answer Group, Inc (TAGdata.com), now owned by Wolters Kluwer Law and Business. In the 10 years he operated TAG, he developed over 2,000 customer relationships with accounting firms, law firms, insurance companies, mutual fund companies and more than 1,500 third party administration (TPA) firms.

Prior to founding TAGdata.com, Richard was formerly the Senior Manager in charge of the Florida employee benefits consulting practice for Deloitte & Touche. He has an MBA with an emphasis in Finance from the University of South Florida. He earned the Certified Employee Benefits Specialist (CEBS) from the International Society of Certified Employee Benefit Specialists (ISCEBS) and Certified Pension Consultant (CPC) from the American Society of Pension Professionals and Actuaries (ASPPA).

Richard was an instructor for the CEBS program and is a frequent national speaker on the design and administration of 401(k), 403(b) and other qualified deferred compensation arrangements. He has also spoken on pending legislation affecting the qualified retirement plan industry as well as preparing small to medium size businesses for acquisition.

Richard entered the pension business in 1978. Richard drafted a white paper describing the opportunities available with the pending legislation of section 401(k) of the Internal Revenue Code. When section 401(k) was added as part of the Revenue Act of 1978, the firm was in a strategic position to be one of the first in the 401(k) marketplace. He installed his first 401(k) plan in November of 1981, two weeks after the issuance of the first proposed 401(k) regulations. His clients have included Price Waterhouse, Office Depot and Alamo Rent A Car.