

Dr. Gregory Kasten



Dr. Gregory Kasten serves as Founder and CEO of Unified Trust Company. Following graduation from Southern Illinois School of Medicine in 1980, he completed an internal medicine internship and anesthesiology residency at the University of Kentucky Medical Center and is a board certified anesthesiologist. He received a master of business administration degree from the University of Kentucky College of Business. Dr. Kasten was awarded the Accredited Investment Fiduciary Analyst™, the Certified Financial Planner™ and the Certified Pension Consultant designations.

He has published more than seventy-five papers on financial planning and investments; wrote the book Retirement Success; and he co-authored the first place winning paper: “Post Modern Portfolio Theory” which he presented at the Financial Planning Association national meeting. Medical Economics listed Dr. Kasten as one of “The 150 Best Financial Advisers for Doctors” in the country. In 2011 Dr. Kasten was inducted into the Advisor Hall of Fame by Research Magazine.

Ary Rosenbaum



Ary Rosenbaum is an ERISA/ retirement plan attorney for his firm, The Rosenbaum Law Firm P.C.. At a flat fee, Ary helps plan sponsors reduce their plan cost, facilitate administration, and limit their fiduciary liability.

Ary has been quoted as an expert in retirement plans in Fortune Magazine, The Stamford Advocate, bankrate.com, smartmoney.com, Long Island Business News, PlanSponsor.com, DailyFinance.com, American Express Open Forum, Marketwatch.com, Pittsburgh Post-Gazette, the Wall Street Journal, Investment News, and FiduciaryNews.com.

Ary has authored articles for Long Island Business News, Financial Advisor Magazine, the National Institute of Pension Administrators, PlanSponsor.com, and for his newsletters that he sends to clients and financial advisors nationally. His blogs on retirement plans can be found at therosenbaumlawfirm.com and financerific.com

Ary has spoken before 401(k) Rekon, Schwab Impact, the New York State United Teachers Member Benefits Trust, as well as a guest speaker for several plan sponsor and advisor seminars around the country. Ary is currently an accredited provider of continuing education for New York accountants and attorneys.

“While I do have an LLM in taxation and took two courses on retirements plans at Boston University School of Law, I learned how retirement plans truly operate while working for 9 years as an attorney for third party retirement plan administration firms.”

“While many ERISA attorneys have spent their entire career at law firms with very little experience in the day to day administration of retirement plans, I had hands on experience in seeing many of the issues and problems that retirement plans go through on a daily basis. It is this experience where I saw the abuses of the retirement plan industry that has made me a leading supporter of 401(k) fee transparency, as well as cutting down a plan’s sponsor cost and potential liability because I know the

tricks of the trade. While ERISA and retirement plans are a complicated topic for most plan sponsors, Ary has an ability to break down important and technical concepts into a language that plan sponsors can understand.”

Ary is a graduate of Stony Brook University (B.A., Political Science, 1994), American University Washington College of Law (J.D., 1997), and Boston University (L.L.M., Taxation, 1998). Ary is licensed to practice in New York, Massachusetts, and California.

Ary lives in Oceanside with his wife and 2 kids.