MICHAEL E. KITCES
michael@kitces.com

EDUCATION

Master's in Taxation with honors**,** University of Tulsa, Tulsa, OK, 2006.

Master of Science in Financial Services, American College, Bryn Mawr, PA, 2003.

Bachelor of Science in Psychology with honors, Bates College, Lewiston, ME. 2000.
Honor's Thesis: Statistical Power in Split-Plot Factorial Designs

Professional Designations and Certifications: Certified Financial Planner™ (CFP®), Chartered Life Underwriter (CLU), Chartered Financial Consultant (ChFC), Registered Health Underwriter (RHU), Registered Employee Benefits Consultant (REBC), Chartered Advisor of Senior Living (CASL), Certified Wealth Preservation Planner (CWPP™), Graduate certificate in Customized Asset Management. Graduate certificate in Estate Planning.

FINANCIAL PLANNING EXPERIENCE

Publisher, Kitces.com, 2008-Present

Director of Financial Planning, Pinnacle Advisory Group, Columbia, MD. 2002-Present

Annuity & Financial Planning Consultant, Various. 2004-Present

Freelance Writer & Editor, Various, 2004-Present

Client Service Manager/Financial Planning Analyst, Medallion Financial Group, Gaithersburg, MD. 2001-2002

Financial Advisor, New England Financial, Bethesda, MD. 2000-2001

Statistics Tutor/Teaching Assistant, Deans' Office/Psychology Department, Bates College, Lewiston, ME. 1998-2000

CURRENT PROFESSIONAL AFFILIATIONS

Board of Directors, Financial Planning Association, Maryland chapter (President, 2008)
Board of Directors, Wegener Adaptive Growth Fund
Board of Directors, Washington Improv Theater
Editorial Review Board, Journal of Financial Planning
Government Relations Tax Subcommittee, Financial Planning Perspectives Committee, Financial Planning Association, National
Commentator – Annuities, Employee Benefits and Retirement Planning, Leimberg Information Services
Moderator, Financial-Planning.com Message Boards
Financial Services Expert, Gerson Lehrman Group

Member, Financial Planning Association
Member, Society of Financial Services Professionals
Member, American Mensa Society

PRIOR SERVICE – PROFESSIONAL ASSOCIATIONS

FPA Maryland Public Relations Committee, 2003
FPA Maryland Public Relations Chair, 2004
FPA Maryland Board of Directors, 2005-2006
FPA Maryland President-Elect, 2007
FPA Moss-Adams Compensation & Staffing Study Task Force, 2005
FPA McLagan Practice Management Scorecard Study Task Force, 2006
FPA National Financial Planning Perspectives Committee 2005-2007
FPA National Professional and Career Development Committee 2005-2006
FPA National Virtual Learning Center Committee 2006
FPA San Diego National Conference Bridge the Gap Task Force, 2005
FPA NexGen National Conference Task Force, 2006
FPA NexGen National Conference Chair, 2007
CFP Board Field Test, September 2005, September 2007
CFP Board Paired Item Review, August 2007
CFP Board Certification Exam Review, January 2007
Journal of Financial Planning, Editorial Review Board, 2005-2007
Journal of Financial Planning Call for Papers Judge, 2005
Journal of Financial Planning Financial Frontiers Judge, 2007

PUBLISHED MATERIAL AND SPEAKING ENGAGEMENTS

Books Published:

"The Annuity Advisor" (co-authored with John Olsen) – National Underwriter – 2005
"Tools & Techniques of Retirement Income Planning" (co-authored with Stephan Leimberg, Bob Keebler, Aaron Coates, & Ben Baldwin) – National Underwriter – 2007

Articles Written – Peer-Reviewed Journals:

Journal of Financial Planning – "Creditor Protection for Retirement Accounts: ERISA, the Supreme Court, and the Bankruptcy Act of 2005" – August, 2005
Journal of Retirement Planning – "Retirement Accounts and the Bankruptcy Act of 2005: Simplification, the Old Rules, and the New Rules" – July/August, 2005
Practical Tax Strategies – "Mortgage Interest Deductibility: More Than Meets The Eye" – September, 2005
Journal of Financial Planning – "Understanding Secular Bear Markets" (co-authored with Ken Solow) – March, 2006
Journal of Financial Planning – "Long-term [financial planning] implications of the Tax Increase Prevention and Reconciliation Act of 2005"- February, 2007

Articles Written – Technical Commentary:

Leimberg Employee Benefits & Retirement Planning Newsletter #285 – "PLRs 200449040, 20049041, 200449042 Suggest Planning Technique" – January 4th, 2005
Leimberg Employee Benefits & Retirement Planning Newsletter #286 – "PLR 200450057 Technique Avoids Profit-Sharing Limitations" – January 6th, 2005
Leimberg Employee Benefits & Retirement Planning Newsletter #291 – "PLR 200503036 IRS Excuses IRA Modification and Allows Corrective Distribution" – February 14th, 2005
Leimberg Employee Benefits & Retirement Planning Newsletter #296 – "Waiver of 60-Day IRA Rollover Deadline Denied" – March 11th, 2005
Leimberg Employee Benefits & Retirement Planning Newsletter #301 – "Distributions From Inherited IRA Taxable" – April 18th, 2005
Leimberg Employee Benefits & Retirement Planning Newsletter #306 – "PLR 200521036 - Waiver of 60 Day Rollover Rule Allowed" – June 1st, 2005
Leimberg Employee Benefits & Retirement Planning Newsletter #322 – "No Waiver Allowed of 60-Day IRA Roll-over Deadline" – August 9th, 2005
Leimberg Employee Benefits & Retirement Planning Newsletter #325 – "Treasury Regulations 1.408A-4T – Curtailment of Annuity Valuation Games" – August 29th, 2005
Leimberg Employee Benefits & Retirement Planning Newsletter #353 – "Revenue Procedure 2006-13 – Safe Harbor Valuation Methods in Roth Annuity Conversions" – January 5th, 2006
Leimberg Employee Benefits & Retirement Planning Newsletter #369 – "PLR 200622020 – Don't Make These Annuity Mistakes!" – June 15th, 2006
Leimberg Employee Benefits & Retirement Planning Newsletter #382 – "Section 824 of PPA 2006 – Direct Roth IRA rollovers" – September 6th, 2006
Leimberg Employee Benefits & Retirement Planning Newsletter #402 – "Two Part Special Report on IRS Notice 2007-7" – January 23rd, 2007
Leimberg Employee Benefits & Retirement Planning Newsletter #410 – "Latest IRS Guidance on Direct IRA Rollovers and 5 Year Rule" – February 14th, 2007

Articles Written – Trade Publications:

Wealth & Retirement Planner – "Are You Optimizing For Disaster?" – January/February, 2005
Financial Planning Interactive – "IRS Clarifies Deductibility of Refinanced Mortgage Interest for AMT Taxpayers" – March 24th, 2005
Financial Planning Interactive – "The IRS Modifies Rules for Required Minimum Distributions" – April 1st, 2005
Financial Planning Interactive – "IRS Targets Small Business Employment Taxes" – April 6th, 2005
Financial Planning Interactive – "SEC Unanimously Approves Broker-Dealer Exemption" – April 11th, 2005

Financial Planning Interactive – "Supreme Court Grants Creditor Protection to IRAs" – April 14th, 2005
Wealth & Retirement Planner – "Back to School?" – March/April, 2005
Physician's Money Digest – "Save on SUV Tax Break, Despite Limits" – May, 2005
Financial Planning – "Home Improvements" – May, 2005
Financial Planning Interactive – "Treasury Relaxes Cafeteria Plan 'Use-It-or-Lose-It' Rules" – May 27th, 2005
Wealth & Retirement Planner – "Protect Your Business" – May/June, 2005
Journal of Financial Planning – "The Millennials Are Coming. Are We Ready?" – June, 2005
Association Management – "Playing Catch-Up on Retirement Planning" – July, 2005
Columbia Business Monthly – "Company Stock: How Much Is Too Much?" – September, 2005 (Financial Planning Perspectives Article)
Wealth & Retirement Planner – "Why Designations Matter" – September/October, 2005
Financial Planning – "Knockout Blow?" – October, 2005
Annuity Selling Guide – "Avoid the Tax Trap" – October/November, 2005
Wealth & Retirement Planner – "Valuing Your Business" – November/December, 2005
Wealth & Retirement Planner – "Keeping the Sharks at Bay" – January/February, 2006
Annuity Selling Guide – "New Rules for Roth IRA annuity conversions" – February, 2006
Financial Planning – "Rethinking Risk Tolerance" – March, 2006 ***(cover story)***
Financial Planning – "Test your Tactical IQ" – March, 2006
Wealth & Retirement Planner – "Do What You Do Best" – March/April, 2006
Financial Planning – "Partnership Problem" – April, 2006
Financial Planning – "Are ILITs Dead" – June, 2006
Financial Planning – "Your Financial Future Foretold" (co-authored w/ Ken Solow) – December 2006 ***(cover story)***

Speaking Engagements – Regional & National:

FPA Denver – National Convention of the Financial Planning Association – “Financial Planning Implications of Alternative Minimum Tax” – September 13th, 2004
CFP Board Program Directors National Conference – “Next Generation of Financial Planners” (panelist) –August 5th, 2005
FPA San Diego National Conference – “First Career – Finding a Financial Planning Position” (panelist) – September 16th, 2005
FPA San Diego National Conference – “Creating and Managing Your Plan for Success” (panelist) – September 17th, 2005
NAPFA Northeast Regional Conference – “Financial Planning Implications of Alternative Minimum Tax – October 7th, 2005
FPA NorCal – FPA Northern California Regional Conference – “Financial Planning Implications of Alternative Minimum Tax”
FPA NexGen 2006 National Conference – “Financial Planning Implications of Alternative Minimum Tax” – August 19th, 2006
FPA NexGen 2006 National Conference – “The Value of Technical Knowledge” – August 20th, 2006
FPA Nashville – National Convention of the Financial Planning Association – “Financial Planning: A Process-Not an Event!” (panelist) – October 22nd, 2006
FPA Nashville – National Convention of the Financial Planning Association – “Trusts as Beneficiaries of IRAs”– October 22nd, 2006
InvestmentNews Retirement Income Summit – “The Advisor’s Shift from Accumulation to Distribution Planning” (panelist) – March 27th, 2007
FPA Retreat National Conference – “2006 Tax Act Roundup” – May 7th, 2007
NFLPA Advisors National Conference – “52 Weeks, 17 Paychecks” – May 11th, 2007
FPA Northern California Regional Conference – “Evaluating Existing Deferred Annuities – What Every Advisor Needs to Know”- May 29th, 2007
FPA Northern California Regional Conference – “Supporting Staff Careers in your Practice: How to Retain Top Talent”- May 30th, 2007
WealthCounsel National Conference – “My Client Died. There’s an Annuity Involved. Now What!?” – June 15th, 2007
FPA Seattle National Conference – “Advanced Planning for Alternative Minimum Tax” – September 9th, 2007
FPA Seattle National Conference – “Retirement Distribution Planning and Safe Withdrawal Rates” (panelist) – September 10th, 2007
FPA Seattle National Conference – “Tax Diversification: As Important as Portfolio Diversification?” – September 10th, 2007
SFSP Financial Forum National Conference – “Understanding Immediate and Variable Annuities and their Impact on Sustaining Income in Retirement” – September 29th, 2007
NAPFA Northeast Regional Conference – “Trusts as Beneficiaries of IRAs” – October 20th, 2007
NAPFA Northeast Regional Conference – “Safe Withdrawal Rates: Mechanics, Uses, and Caveats” – October 20th, 2007

Speaking Engagements – Local & Chapter:

FPA Maryland – Continuing Education for CFP® Study Group - “Financial Planning Implications of Alternative Minimum Tax” – Various, 2004
FPA Maryland – “Financial Planning Implications of Alternative Minimum Tax” – December 9th, 2004
FPA National Capital Area – “Financial Planning Implications of AMT” – March 3rd, 2005
BB&T Bank – “Financial Planning Implications of AMT” – March 28th, 2005
Maryland Society of Accountants – “Fundamentals of Life Insurance” – May 11th, 2005
Maryland Society of Accountants – “Defined Contribution Plans” – June 22nd, 2005
FPA Dallas/Ft. Worth – “Creditor Protection for Retirement Accounts” – March 6th, 2006
FPA Dallas/Ft. Worth – “Entry into the Financial Planning Profession can be Daunting” (panelist) – March 6th, 2006

FPA National Capital Area – “Creditor Protection for Retirement Accounts” – June 9th, 2006
Northwestern Mutual Investment Specialists Conference – “Should Annuities have a Place in Portfolio Design?” – May 1st, 2006
FPA Virtual Learning Center – “Planning Implications of the Tax Increase Prevention and Reconciliation Act of 2005” – May 31st, 2006
NAPFA Teleconference – “Creditor Protection for Retirement Accounts” – July 25th, 2006
FPA Northeast NY – “2006 Tax Roundup – Planning Implications of the 2006 Tax Acts: PPA and TIPRA” – November 16th, 2006
FPA National Capital Area – “2006 Tax Roundup – Planning Implications of the 2006 Tax Acts: PPA and TIPRA” – February 1st, 2007
NAPFA Massachusetts Study Group – “2006 Tax Roundup – Planning Implications of the 2006 Tax Acts: PPA and TIPRA” and “Trusts as Beneficiaries of IRAs” – March 22nd, 2007
Society of Certified Retirement Financial Advisors – “An Enlightening 60 Minutes with Michael E. Kitces” (on creditor protection for retirement accounts) – May 3rd, 2007
FPA Broward – “Do Annuities Ever Have a Place in Retirement Income Planning?” – May 15th, 2007
FPA Miami-Dade – “Do Annuities Ever Have a Place in Retirement Income Planning?” – May 16th, 2007
FPA Central Virginia – “Financial Planning Implications of the Alternative Minimum Tax” – May 24th, 2007
FPA Central Virginia – “Financial Planning Implications of the 2006 Tax Acts” – May 24th, 2007
Optimized Income and Product Solutions for Retirement Investments Conference – “Calculating Safe Withdrawal Rates: How Much Spending is Sustainable?” (panel moderator) – July 30th, 2007
Louisiana Society of CPAs – “Life and Death Tax Planning for Deferred Annuities” – August 24th, 2007
FPA Minnesota – “Ongoing Planning Issues of the Recent Tax Acts” – September 18th, 2007
FPA Wisconsin – “Safe Withdrawal Rates and Monte Carlo Analysis: Mechanics, Uses, and Caveats” – October 8th, 2007
FPA Northeast Ohio – “Life and Tax Tax Planning for Annuities” – October 29th, 2007