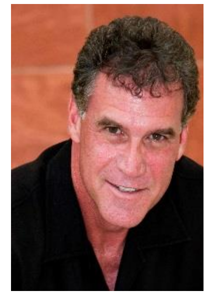
MICHAEL PHILLIPS BLACK
WEALTH MANAGEMENT
"A PROFESSIONAL FINANCIAL PLANNING ASSOCIATION"



MICHAEL P. BLACK
CERTIFIED FINANCIAL PLANNER™
CERTIFIED DIVORCE FINANCIAL ANALYST™
ACCREDITED INVESTMENT FIDUCIARY™

Michael Phillips Black Wealth Management is a financial planning association comprised of Michael Black and his professional staff, along with a network of *independent* financial associates, including attorneys, accountants, private money managers, security analysts, various insurance companies and others. Michael is an Associated Member of The Investment Advisors, a division of ProEquities, Inc. ProEquities is a Registered Investment Advisor and a Registered Broker/Dealer with the Securities and Exchange Commission, and is a member of the Financial Industry Regulatory Industry and SIPC. Michael is a Professional Certified Financial Planner™ and holds membership in the Financial Planning Association. Michael is a Certified Divorce Financial Analyst™ and a member of the Institute of Divorce Financial Analysts. Additionally, he has been awarded the Accredited Investment Fiduciary® designation from the Center for Fiduciary Studies®, the standards-setting body for Fi360

Our Firm is independent of investment vehicles, meaning we have an unbiased perspective on the investments available. We have a suitability requirement consisting of a minimum account size of $500,000.

Michael Black graduated from the University of Arizona, where he majored in both Accounting and Finance.

He began his career in 1980 in the public accounting field specializing in tax planning for both individuals and businesses. He has since redirected his practice to encompass comprehensive financial planning. As a professional financial planner, he holds licenses in both life and health insurance in addition to his securities' licenses.

Michael has authored numerous articles within the financial planning industry and has been a featured speaker on various local and national radio and television financial programs, including "The Financial Advisors" and the "Nightly Business Report" on PBS, along with ongoing interviews on all 4 of the major local television networks. He has been invited to speak worldwide to both the financial industry and the investing public on various financial issues. A number of financial institutions have hired Michael, including MORNINGSTAR, Nationwide Provident, Protective Life, ProEquities and others, as a technical consultant.

Michael is married to Eileen and has 4 children, and 2 grandchildren. He is an avid boater and has worked as a delivery captain, delivering small yachts transatlantically, throughout the eastern seaboard and the Mediterranean.

Michael Phillips Black, CFP®, CDFA®, AIF®
CURRICULUM VITAE

Personal Information

Business Address:	Michael Phillips Black Wealth Management 7520 East Second Street, Suite 7 Scottsdale, Arizona 85251
Phone / Fax:	(480) 425-0154, Fax (480) 874-1558
Client E-mail:	MPBWM@MPBlack.com
Website Address:	www.MPBlack.com

Degrees / Designations

AIF®	Accredited Investment Fiduciary	10/2018
CDFA®	Certified Divorce Financial Analyst Designation, The Institute For Divorce Financial Analysts, Southfield, MI	1/2003
Certified Worksite Instructor	Certification Received From Emerald Publications, A Leader Among Financial Education Materials, San Diego, CA	6/2000
CFP®	Certified Financial Planner™, Professional Certification, College For Financial Planning, Denver, CO	7/1988
B.S.	Bachelor of Science in Business Administration, University of Arizona, Tucson, AZ	5/1981

Licenses

Insurance Licenses	Licensed in Life, Health, And Variable Products; Licensed In Various States	current
Securities' Licenses	Securities' Licenses: Series 7, 63, & 65; Licensed In Various States	current

Professional Experience

Financial Planner	Comprehensive Financial Planning Including Financial Advisory, Brokerage Services And Planning Encompassing Evaluations Of Cash Flow, Contingencies, Investments, Taxes, Estate Planning, Divorce Planning, And Plaintiff-Directed Structured Settlement Planning; Company: Michael Phillips Black Wealth Management; Scottsdale, Arizona	1993-current
Financial Planner	Comprehensive Financial Planning; Company: Black, Polcyn & Brown; Scottsdale, Arizona	1987-1993
Financial Planner	Comprehensive Financial Planning; Company: The Advisors; Phoenix, Arizona.	1982-1987

Public Accountant	Public Accounting Specializing In Tax And Financial Planning For Both Individuals And Businesses; Company: Henry and Horne CPA's; Scottsdale, Arizona.	1980-1982
	Services and Consulting	
Financial Advisory and Expert Witness, Structured Settlements	Financial Advisory and Expert Witness Testimony in Court For Structured Settlements; (References Available Upon Request)	(continual)
Financial Advisory and Expert Witness, Divorce	Financial Advisory and Expert Witness Testimony in Court For Divorce; (References Available Upon Request)	(continual)
Panel Speaker	Panel Speaker at Nationwide Financial Seminars for all Registered Representatives; ProEquities	(continual)
Financial Technical Consultant	Development of SMART Plan Software, ProEquities	2009-current
Financial Technical Consultant	Consultant to Product Design; MORNINGSTAR	9/2002
Financial Technical Consultant	Development and Implementation of Mortgage Accumulation Plan (MAPPLUS) Software; Protective Life	1993-1997
Financial Technical Consultant	Development and Implementation of Mortgage Accumulation Plan (MAP) Software; NationwideProvident	1990-1993
	Boards, Committees and Professional Organizations	
Member	Forensic Expert Witness Association	Current
Committee Member	Area Agency on Aging; Finance Committee, Asset Manager	1999-current
Board Member	Leadership Workshops Foundation for Youth & Family	2004 - 2006
Member	Financial Planning Association	1982-current
Member	The Institute for Divorce Financial Analysts	current
Member	Scottsdale Round Table (Scottsdale Area Chamber of Commerce)	2002 – 2006
Member	Small Business Advisory Council	2003 - 2006
Member	Maricopa County Association of Family Mediators	2002 – 2006
Board Member	Arizona Historical Foundation; Various Committees	1995 - 2000
Member	Phoenix Active 20-30 Club	1982 - 1987
	Recent Presentations	
Featured Speaker	FPA Business Solutions – Boston, MA	3-2011

Television	PBS Channel 8 “Distribution Planning For Retirement”	10/2008
	Nightly Business Report	11/2008
Television	Channel 3 KTVK “Opportunities In A Down Market”	9/2008
Television	Good Morning Arizona “ Elections And The Economy”	11/2016
Television	Channel 3 KTVK “Bear Market Concerns”	7/2008
Television	ABC 15 News “Expert Tips For Saving Money In A Sagging Arizona Economy.”	6/2008
Television		
	Channel 3 KTVK “Tips To Get You Through This	6/2008
Television	Financial Crisis”	
	Channel 3 AZTV Financial Segment “How to Prepare	6/2008
Television	For A Potential Job Loss”	
Television	Fox 10 Arizona Financial Segment “Smart Investing” Is There A Way To Make Money When Our Economy Is	3/2008
Radio	Bad?	
Radio	Fox 10 Arizona Financial Segment ”Debt Hangover” Looking At Ways To Get Over A “Debt Hangover”	1/2008
		11/2007
Radio	KTAR Arizona Radio Interview	
Radio	NBC 1190am/KMYL “Your House Is Your Home”	1/2006
Workshop	Educational Workshop On “Alternative Investments” Presented With Speakers From Inland Realty, Atel Securities and Atlas Energy	8/2004
Television	ABC Channel 15 (KNXV-TV) “Sonoran Living” *Women and Divorce* *Retirement Planning*	(continual)
Workshop	Educational Workshop, “Non-Traded” REITs, Scottsdale, Arizona	2/2004
Workshop	“Driving The Annuity Structure” Presented With Skinner/Tameron CPA and Law Firm of Bregman & Burt; Scottsdale, Arizona	2/2003
Workshop	“Financial Planning Solutions for Long Term Care” Presented With Skinner/Tameron CPA and Law Firm of Bregman & Burt; Scottsdale, Arizona	10/2002
Television	Featured Speaker, “The Financial Advisors”, PBS	1986

Awards

CashEdge All Star	Account Aggregation Award for Technical Expertise	2011

Ranking Arizona Magazine	Ranked #8 Best Financial Consulting Firm in Arizona	2006
Scottsdale Chamber of Commerce	"Scottsdale Sterling Award" Finalist, Best Micro Business in Scottsdale	2005
Scottsdale Chamber of Commerce	"Scottsdale Sterling Award" Finalist, Best Micro Business in Scottsdale	2004
66th Annual All-Star Honor Roll	"66th Annual International All Star Honor Roll," in Recognition As Their Outstanding Representative For 1987, Awarded By Insurance Sales Magazine	1987
Guardian Life Insurance Company	Guardian Life Insurance Company, Leading Life Agent Worldwide	1987

Publications (Author and Contributor)

Investment News Magazine	Ongoing Interviews (Monthly) on Practice Management, Technology, Investment Trends and Economy	Ongoing (periodic)
Arizona Republic	Financial Market Interviews for the Column "What They're Buying" in the Business Section	Ongoing (periodic)
Arizona Republic	Financial Planning Case Analysis for the Column "Money Makeover" in the Business Section	Ongoing (periodic)
Men's Health Mag	3 Money Rules That No Longer Apply	December 2008
Investment News	Reverse Mortgage Abuses Tied To Annuity Sales	August 2008
Bank Investment Consultant	Boutique Investing	May 2008
Wall Street Journal	"Too Narrow?" Sector ETFs Draw Attention	March 2006
Capital Ideas for Annuities and Life	"Interview with Michael Phillips Black," (on the subject of Variable Annuities), Top Producer Profile Scudder Funds	Fall 2002
Commercial Investment Real Estate	"Non-Traded REITs Offer Stability and Portfolio Diversification," by Michael Black, Market Trends	March/April 2002
Forbes Magazine	"Promoters Are Marketing A New Way To Defer Capital Gains On Real Estate. Watch Out," by Ashlea Ebeling, Trading Places	2/18/02

The National Mortgage Broker	"Fifteen-Year Mortgage Has Benefits Of 30-Year Plans," by Michael Black	October 1993
Rough Notes	"Using The Charitable Remainder Unit Trust In Estate Planning," by Michael Black	1988
Arizona Bus. Journal	"International Financial Market," by Michael Black	1987