Veralynn M. Morris - Curriculum Vitae

Summary:

A Certified Divorce Financial Analyst® (CDFA®) and Financial Services Professional with more than 30 years' experience in the financial and industry. Veralynn provides financial solutions focusing on the core aspects of a cohesive, and all-encompassing plan. Her planning objectives integrate all aspects of a client's short-mid-and long-term goals to achieve the best outcome. She focuses on strategy, suitability of investments, tax- and non-tax benefits and consequences, 401(k), pensions, profit sharing, executive compensation, employee benefits, and insurance. She is attentive to plan design, feasibility, and their outcomes. Ms. Morris provides comprehensive analyses, recommendations on plan choices and options, asset and income allocation. As a CDFA®, Veralynn is a qualified expert witness in the areas of the economics of divorce, marital property division, retirement plans, pensions, investments, and Qualified Domestic Relations Orders. She takes from her extensive knowledge and experience in the financial services industry and has applied her expertise to the financial issues of divorce. Veralynn works with individuals contemplating, in the midst of, and post-divorce. She is often called as an expert and attends mandated mediation sessions to aid in settling financial issues. In her practice, she works with one party, or in a collective manner with both parties, to provide the financial analyses to guide them to their agreement. As a mediator, Veralynn provides financial mediation on property issues, alimony and child support providing guidance and undisputable calculations to project the financial future of various outcomes in negotiations. She is often called upon to work with complex and intricate property cases. Working with both parties, implementation of the approaches, is ongoing throughout the process. Where a client is represented, she assists the client in all financial areas to provide a comprehensive package to their attorney to best-negotiate in their favor. Veralynn creates current and future cash flow and net worth projections, tax implications, and the long-term impact of various and alternative settlements to support and strengthen a case. Her services are often requested by family law attorneys. As a Qualified Domestic Relations Order (QDRO) specialist, her team works directly with the Plan Administrator in their preparation, pre-approval by the Plan itself, and follows the division of the plan to its acceptance by the Plan, confirmation and transfer to the Alternate Payee. Veralynn is recognized as a financial expert in these areas. She owns QDRO Solutions Group, LLC and with her partner, Robert Reilly, CPA, she owns Pension Valuation Consultants.

Key Specialties:

- Assist client with quantitative measurement of financial position
- Utilize financial tools to show impact of property division, alimony and child support
- Forensic analysis of financials to discover undisclosed or under-reported financial assets
- Pension valuation showing future and present value calculations
- Draft and present financial data with alternatives to negotiate a mutually-beneficial settlement
- QDRO Solutions Group, LLC; qualified QDRO expert
- Audit calculations prepared by plan administrator to assure correct and accurate plan division
- Financial planning advisor during and after division of property and retirement plans, investments
- Private Mediation services with qualified Court-required certification training on core Basic Mediation, the Economics of Divorce and Parenting and Child Access.

Experience:

- Specialist in the tax issues of retirement, divorce, asset transfer, and wealth planning
- Analysis of investment products, their expenses, past performance and future growth assumptions
- Advise individual investors on plan choices for future growth and income
- Analysis of current and future cash flow and net worth projections to attain client-stated goals
- Conversant with current economic conditions relating to investments and market trends
- Authority in 401(k), 401(a), 403(b), 457, TSP, and Federal and State Employee Retirement Plans, Plan design, implementation, management, and valuation of pension and profit sharing plans, ERISA
- Expert in employee benefits, health and welfare plans and executive compensation arrangements
- Expert witness in the areas of retirement, investment, division of marital property, child support, alimony, pension valuation, financial forensics, and QDROs
- Licensed by the Maryland Department of Insurance with non-residency licenses.

- Registered Representative, Capital Portfolio Management, Inc., (affiliated broker dealer) member FINRA, SIPC, MSRB. Advisor providing investment, insurance, financial planning, retirement and estate planning recommendations.

Career History:

2007 – Present **Divorce Financial Solutions, Inc.,** ***Divorce Financial Analyst, Mediator, Expert Witness*** **and QDRO Solutions Group, LLC,** ***QDRO Specialist,*** **Frederick, MD**

Ms. Morris draws on 30 years of financial experience guiding those contemplating divorce. As a Certified Divorce Financial Analyst® professional with specialized training in all aspects of the financial issues of divorce. Assists clients and attorneys by providing quantitative analysis and projections relative to the short- and long-term effects of financial decisions. Services provided include, but are not limited to, mediation, extensive data gathering processes and analysis, thorough examination of assets for accurate valuation, pension valuation, forensic analysis and expert witness services. Working with lawyers, she prepares the draft models of QDROs, as well as, providing extensive follow thru from initial contact with Plan Sponsor to final transfer of proceeds and/or assignment of benefits to the Alternate Payee. Pension Valuation Specialist offering year-by-year back up calculations and extensive analysis of the capability of the Plan's stability, strength and viability to meet future benefit payments. Veralynn is the President of QDRO Solutions Group, LLC and with her partner, Robert Reilly, CPA, they own Pension Valuation Consultants, Inc.

2002 **– Present** **Potomac Financial Services Group, LLC, Frederick, MD -** ***Member, Financial Services***
Financial Services Executive offering guidance, analysis and recommendations and solutions in the area of financial, wealth, and estate planning to individuals and businesses focusing on achievement of clients' long-term retirement planning goals relative to wealth creation, growth, preservation, income, and tax-favored transfer.

1998-2002 **Potomac Asset Management Group, LLC, Frederick, MD -** ***Partner, Financial Advisor***
Financial Service Executive offering investment solutions to individuals as well as national, regional and local businesses working with Plan Administrators with the design, implementation and management of defined contribution retirement plans, such as 401(k), pension and profit sharing plans, executive compensation, business continuation, and employee benefit plans.

1994-1997 **Griffith-Allied Risk Management, Inc., Laurel MD** ***Vice President, Investment Services***
Managed the merger of two of the Top 10 Maryland and D.C. insurance firms. Built the financial services and investment company division while focusing on high net-worth individuals and their estate planning.

Education, Affiliations and Certifications:

- Court-Required Mediation training in core Basic Mediation, the Economics of Divorce and Parenting and Child Access Issues - 2017
- Certified Divorce Financial Analyst® - Institute for Divorce Financial Analysts - 2006-2011
- Society of Financial Services Professionals – 2010
- Mount Saint Mary's University – President's Advisory Council 2002 – Present
- Commissioner – Frederick Co. Commission for Women, Term 2013-2016; Vice President 2014-2015
- Certified Financial Planner Program - Kaplan University
- Certified Life Underwriter Program - American College
- Graduate Studies - Accounting and Finance - Mount Saint Mary's University
- BA, Business - Mount Saint Mary's University with Honors - 2002
- Series 6 and 63 Exams - 1982, 1996, 2014; Life Underwriting Training Council Fellow - 1981
- Resident State of Maryland License - Life, Annuity, Employee Benefits, Accident, 1980
- Basic and Divorce, Mediation-Mediation Matters; Private Mediator
- Registered Representative, Capital Portfolio Management, Inc., (affiliated broker dealer) member FINRA, SIPC, MSRB