Curriculum Vitae

Daniel J. Candura, CFP®

Phone (781) 626-0888
E-mail dan@pennytree.com

Summary of qualifications

- Nationally recognized industry expert in financial planning
- Champion for quality advice and an advocate for improved access to competent, objective, affordable financial advice for working people
- Record of progressive leadership with two of the largest firms in the financial services industry
- Exceptional communicator across all levels of an organization.
- Strong, analytic ability and budgeting experience combined with management skills

Professional experience

September 2005 – Present

PennyTree Advisers, LLC; President and CEO

- State Registered Investment Adviser (RIA) in Massachusetts launched to deliver high quality financial advice to working Americans as an employee benefit. Firm also provides forensic and consulting services to professionals.

Candura Group, LLC; President and CEO

- Provides financial education to CFP® practitioners and investment professionals with special emphasis on ethics training.

June 2002 – September 2005

ING Financial Advisers, LLC; National Sales Director; New England Regional Manager;

- Strategic architect of unique, unbiased financial advisory model for deferred compensation participants of ING's largest institutional client.
- Business development leader for the education and retail markets across New England. Compliance and sales supervisor of 42 NASD registered representatives and investment advisory activities of 18 additional client account managers.

December 1982 – June 2002

American Express Financial Advisers, Inc; - - VP, Financial Planning Quality; Field Vice President; Region Director, Field Management Systems – NE; Senior Financial Advisor

- Created a process to measure quality of financial advice using existing data and in-house resources; significantly improved financial plans delivered by 10,000 person field force.
- Identified process issues posing substantial risk to the brand.
- Created the only national undergraduate financial planning competition in the US.

- Recruited and trained professional financial planners.
- Turned around struggling field office.
- Served as management expert for 13 New England field offices.
- Provided advice and assistance to hundreds of personal clients

1971 - 1982

Braintree Public Schools, Braintree, MA: - - Principal - Teacher

- Successful, respected and innovative educator, administrator and association leader.

Additional professional activities

Certified Financial Planner™, 1987

Board of Governors; Certified Financial Planner Board of Standards, Denver, CO Term: 2005-2009

Board of Appeals; Certified Financial Planner Board of Standards, Denver, CO 2005 - 2006

Arbitrator, Non Public – NASD Dispute Resolution, 2006

Board of Professional Review; CFP Board of Standards, Denver, CO 1999-2003; Chair, 2002

Boston Metro Blue Box Council, 1998-2002 – Chair 2002

American Express Advanced Advisor Board, 1999-2000

The Sales and Marketing Quality Council, The Conference Board, New York, NY 1996 – 1998; Chair 1998

Vice-President, Membership – Massachusetts Chapter, International Association for Financial Planning, 1992-1993

Presentations & Publications

- *Leaving the Nest*, CFP Board Annual Conference, Los Angeles, CA August 2006
- *The Importance of Saving Today (La importancia de ahorrar hoy) La Opinion, August 8, 2006*
- *Choosing a Financial Planner,* American Medical News, July 12, 2006
- Roundtable Participant, The Future of the Financial Planning Industry, National Council of Las Raza National Conference, Los Angeles, CA July 2006
- *When Bad Things Happen to Good Practitioners – Ethics Workshop*, Financial Planning Association of Rhode Island, Warwick, RI May 2006
- Keynote Address - *Retirement Issues and the Impact on CFP® Practitioners*, Financial Planning Association, Southern Connecticut Chapter, Plantsville, CT April 2006
- *When Bad Things Happen to Good Practitioners – Ethics Workshop*, MetLife Financial Planning Symposium, Atlanta GA May 2006
- *Paying for College*, Radio Interview, KNX1070 Los Angeles CA April 2006
- *Why Choose the CFP® Designation*, Boston Society of Chartered Financial Analysts, Boston, MA December 2005
- *When Bad Things Happen to Good Practitioners- Ethics Workshop,* Fidelity Investments, November 2005
- *How to Choose the Financial Planner That is Right for You,* Business Wire, Nov 16, 2005
- *How to Die Broke and Alone While Having the Time of Your Life,* CFP Board of Standards,

Denver, CO September 2005

- *Helping Students Avoid the Debt Trap,* National Academy Foundation, San Diego, CA July 2005
- *Financial Planning*, National Academy Foundation, San Diego, CA July 2005
- *The Embattled Broker Exemption Rule,* Financial Advisor, November 2005
- *Financial planning the Monte Carlo way,* BankRate Monitor, December 2003
- *ING's Got A New Game Plan for Middle Market,* Financial-Planning.Com, October 2002
- *The Pampered Client,* Registered Rep, November 2001
- *The Cash Flow Crunch - Industry Trend or Event*, Home Office Computing, Jan 2001
- *From Road Warrior to Solo Practitioner*, Journal of Financial Planning, October 2000
- *High Finance, Hard Sell,* American Demographics, February 1998

Conferences & Workshops

- CFP Board Annual Meeting, Los Angeles, CA August 2006
- NASD, Basic Arbitrator Training, Newark, NJ July 2006
- National Expert Witness Conference, SEAK, Hyannis, MA June 2006
- Financial Planning Association of Massachusetts, Annual Conference, Boston, MA May 2006
- Plaintiffs Investment Arbitration Bar Association, Ft Lauderdale, FL May 2006
- Financial Planning Standards Board, Council Meeting, Mumbai, India October 2005
- FPSB India Inaugural Conference, Mumbai, India October 2005
- Financial Planning Association Annual Conference, San Diego, CA September, 2005
- *Closing the Gap Between Knowledge and Behavior: Turning Education into Action Symposium,* National Endowment for Financial Education, August 2005
- Program Directors Conference, CFP Board of Standards, Denver, CO July 2005
- Firm Meeting, CFP Board of Standards, Denver, CO 2005
- *2005 Adviser Trends and Relationships*, Cerruli Associates, New York, NY June 2005
- 2004 NEEBC Best Practices Conference – Award Recipient

Professional memberships

Financial Planning Association, 1986 – 2006

Gerson Lehman Group Council of Advisers 2005 to present

Gerson Lehman Group Scholar 2006

Society of Industry Leaders 2006

Community activities

Trustee, Thayer Birthplace Endowment Trust, Braintree, MA

Braintree School Committee, Braintree, MA 1983-1987; Chair 1986

Town Meeting Member, Town of Braintree, 1971-1972; 1978-1987????

Troop 22, Boy Scouts of America, Scout Leader and Committee Member 1980-1987

Pack 24 Boy Scouts of America, Troop Leader and Committee Member, 1985-1987

Awards received

President's Recognition Award, American Express Financial Advisors, Inc. 1999

Honorable Mention, Ace Advisor Award, *Ticker* 1999

Chairman's Award for Quality, American Express Financial Advisors, Inc. 1996

NEEBC Award for Innovative Employee Benefit 2004

Education

1975 MA, Administration, Bridgewater State College, Bridgewater, MA
1971 BA, Sociology, Stonehill College, Easton, MA