Speaker Bios

Monday

Paul Peterson is Vice President at First Trust, where he works with Financial Advisors to help them implement unit investment trusts, mutual funds, and ETFs into their practice.

He previously worked at Van Kampen and Invesco for 15 years selling mutual funds and UITs. Mr. Peterson has 16 years of experience in the financial services industry, and is a graduate of Loras College where he earned a degree in Mathematics and in Education.

Paul and his family currently reside in central Florida.

Opening General Session: Monday, Feb. 2023 Market and Economic Update

JD Gardner founded Aptus in 2013 to attack the behavior gap. With simplicity as a discipline, Aptus is designed to merge theory with reality. An investor's return is more important than an investment's return, and we deliver solutions designed to minimize behavioral inefficiencies and maximize outcomes.

JD holds undergrad and graduate degrees from Wright State University. He lives in L.A. (Lower Alabama of course) with his wife Mallory and their 4 kids (JJ, Luke, Mims, & Silas).

General Session, Monday Feb 6: A Return to Yield: Improving Allocations Using Sustainable Return Drivers

Ryan Walter (Co-Founder and Partner) is a regulatory attorney with an array of experience assisting registered investment advisers with all aspects of their business. Ryan routinely advises on registration, contractual matters, conflict disclosures, and retirement plan and ERISA issues. In his spare time, Ryan enjoys watching the Philadelphia Phillies and Eagles, traveling, and spending time with his wife.

General Session: Monday, Feb. 2023: Recent Regulatory Developments and What to Look for in 2023

Colby Winslow serves as a Private Wealth Manager, working directly with his clients to create and maintain a customized financial plan addressing all aspects of a healthy financial life including investments, tax planning, risk management, retirement, employee benefits and estate planning.

Colby brings to his clients more than 15 years of experience in the financial services industry. Prior to joining Creative Planning, he worked for an independent investment advisory firm as a Senior Wealth Planner. Colby has spent his entire career in the financial services industry and has developed an in-depth knowledge of serving clients with comprehensive wealth management.

Colby earned a Bachelor of Science degree in Finance from the University of Central Florida where he graduated with honors. Colby is also a CERTIFIED FINANCIAL PLANNER™ professional as designated by the Certified Financial Planner Board of Standards and an Enrolled Agent, the highest credential awarded by the Internal Revenue Service.

Colby and his wife Brittany have two children – Savannah and Austin. In his spare time, Colby enjoys golfing, fishing, watersports, and spending time with his family.

General Session: Monday, Feb. 6: Inflation Proof College Savings Amid Recession

Christine Ashburn , Chief of Communications, Legislative and External Affairs is responsible for leading programs to support Citizens' brand identity and advance the corporation's ability to carry out its legislatively mandated mission. In this role, she oversees Citizens' legislative program as well as all aspects of external and internal communications, including media relations, crisis communications, employee communications, digital and social media, Citizens' internal and external websites, corporate branding and agent and policyholder education.

Ashburn is well-respected among Florida's top property insurance experts, providing insights that help guide and shape property insurance reforms and regulations both for Citizens and the insurance industry at large. In July, she was named the 2022 Mary B. Fernandez Insurance Woman of the Year by the Latin American Association of Insurance Agencies and was nominated for a Florida Women in Insurance Leadership Award this past March.

Prior to taking over leadership of Citizens' legislative program in 2005, Ashburn established a reputation for successful legislative advocacy as a governmental consultant representing a variety of business clients before the Florida legislature and cabinet, leading and serving on grassroots and political campaigns, and organizing political fundraising events on behalf of her clients.

General Session: Monday, Feb. 6 2023: Florida Property Insurance Market Update

Stacey Prince-Troutman, Esq ., an attorney at the law firm of Akerman, LLP., works primarily in probate, trusts and estates, and transfer tax controversy matters and has significant experience working with business owners and professional athletes. Mrs. Prince-Troutman focuses her practice on administering estates and trusts; planning for wealth transfer and transfer tax minimization; preparing gift and estate tax returns; drafting sophisticated estate plan documents; drafting documents related to the formation, management, and succession of closely held entities; asset protection planning; and forming and obtaining tax exempt-status for 501(c)(3) charitable organizations.

Ms. Prince-Troutman holds an AV Preeminent® rating with the Martindale Hubbell publication (only five percent of attorneys are awarded this rating), a rating denoting the highest accolade an attorney can receive for "legal ability" and "adherence to professional standards of conduct, ethics, reliability and diligence." She was selected as a "Florida Legal Elite" by Florida Trend magazine in 2016.

General Session: Monday, Feb.6, 2023: Recent Developments in Retirement Planning – What You Need to Know

George Vrban has been in the insurance and mortgage industries since 1992. He began working with Reverse Mortgage clients in 2006. With over 30 years of combined insurance and mortgage experience, and hundreds of loans successfully closed, George is confident that he is able to guide clients in making educated and informed decisions regarding their financial future. George's heart for helping others, and his honest approach, have enabled him to be noteworthy in this industry.

George is an active member of the FLFPA (Florida Financial Planning Association), AFEA (American Financial Education Alliance) and NAIFA (National Association of Insurance and Financial Advisors).

George is heavily involved in fundraising events that assist children in achieving their goals through school sports. Born in Ohio, George moved to Orlando in 1976, and currently resides in St. Augustine, Florida with his wife of over 30 years, Michele. George graduated from the University of Central Florida with a Finance degree. Their oldest son, Kyle, graduated from George's alma mater and works for "Orlando City," the professional MLS Soccer Club. Their youngest son, Zachary, graduated from Florida Gulf Coast University and works as a recruiter. When George has free time, he can be found on the soccer field or the golf course, enjoying the Florida sunshine!

Breakout session: Monday, Feb 6: Myths and Misconceptions of Reverse Mortgages

Elizabeth Blackburn has been working in the financial services industry specializing in all aspects of long-term care (LTC) planning since 1993. Extensive experience working with clients, businesses and associations implementing long-term care solutions. Helps educate advisors on how to have the LTC conversation with their clients.

Dedicated professional with a passion for the marketplace. Elizabeth earned her CLTC (Certified in LTC), RHU (Registered Health Underwriter), REBC (Registered Employee Benefits Consultant), CLU (Chartered Life Underwriter), Member of NAHU. Holds series 6 & 63Certified CE instructor in FL & GA

Breakout session: Monday, Feb 6: Tax Advantages of Asset Based LTC Solutions

Ryan Staude , senior vice president of private banking for TriState Capital Bank, is responsible for providing solutions for family offices, investment firms, financial advisors and their clients, as well as for business executives. Prior to joining TriState Capital, Ryan served as a relationship manager for a Pittsburgh-based bank. He holds a bachelor's degree in accounting and business management from Penn State University.

Breakout session: Monday, Feb 6: Securities Backed Lines of Credit

Joe Santiago is an independent insurance agent specializing in Medicare plans. He began his career in 1993 as a captive agent for Bankers Life and Casualty, then started his own agency in 1999. Since then, he has helped thousands of clients secure their Medicare Insurance coverage. He takes a needs-based approach and finds the ideal plan for each individual. He also conducts annual reviews to make sure each client always has the proper coverage.

Joe works very closely with many professionals including Financial Planners, Insurance Agents, Elder Law Planning Attorneys, Guardians, Doctor Offices and Human Resource Managers. As an educator he provides Continuing Education courses for several professions, and is often consulted for his expertise on Medicare. Joe's office is located at the One Senior Place resource center in Altamonte Springs.

Breakout session: Monday, Feb 6: Medicare and Insurance Decisions in 2023

Harlan Accola has been in the mortgage industry for over 20 years and has worked with all types of loans. His specialty and favorite has always been working amongst the 62 plus age group with over 1,000 Reverse Mortgages which has been the most rewarding part of his career. He is now the Reverse Mortgage Director for Fairway Independent Mortgage Corporation. His presentations will give you a very different perspective. He often asked his clients and professional partners, "If what you thought you knew about mortgages and financial planning was wrong, when would you want us to tell you?"

The goal of Harlan and Fairway is to change the way retirement is done for baby boomers in this country. There is a perfect storm and a retirement crisis that can be avoided if we properly manage the trillions of dollars in home equity.

Breakout session: Monday, Feb 6: The Real World of Home Equity in Retirement

Lena Santiago is an independent insurance agent representing Florida Blue through Mc Bride Insurance Agency at One Senior Place. Lena focuses on helping provide clients with health care plans that fit within their budget and life style.

Breakout session: Monday, Feb 6: The Health Insurance Marketplace in 2023