Joslyn G. Ewart, MEd, CFP®, CDFA™

Entrust Financial, LLC • Suite 1902 • 940 West Valley Rd • Wayne, PA 19087 • 610.687.3515 • joslyn@entrustfinancial.com

PROFESSIONAL PROFILE

Joslyn G. Ewart established Entrust Financial, LLC, in 2000. Entrust focuses on assisting financially successful individuals and families, and clients experiencing a financial life transition such as divorce or the death of a spouse. Shortly after becoming a financial representative in 1996, Joslyn realized that understanding and integrating *every* aspect of clients' financial lives was important in helping preserve life-long financial comfort and fulfillment. She completed the College for Financial Planning's Professional Education Program, and passed the CFP® Board of Standard's Board Exam to become a CFP® practitioner. Experience with providing highly specialized financial analysis for individuals facing divorce led Joslyn to the Institute for Divorce Financial Analysts™ where she earned the Certified Divorce Financial Analyst™ credential. Joslyn is a sought after speaker – she motivates and educates her audiences of clients, other professionals, and the community with respect to a variety of disciplines such as asset management, retirement and estate planning, the long-term impact of property settlements in divorce, and charitable giving.

EDUCATION

Institute for Divorce Financial Analysts, Southfield, MI
Certified Divorce Financial Analyst™ Certification Professional Education Program, 2005

College of Financial Planning, Denver, CO
CERTIFIED FINANCIAL PLANNER™ Certification Professional Education Program, 1999

Temple University, Philadelphia, PA
Master of Arts in Education, 1980

University of Pennsylvania, Philadelphia, PA
PA School Administrator Certificate, 1979

Case Western Reserve University, Cleveland, Ohio
Bachelor of Science in Music Education, 1974

PROFESSIONAL DESIGNATIONS/REGISTRATIONS

Institute for Divorce Financial Analysts, Southfield, MI
Certified Divorce Financial Analyst™, 2005

National Association of Securities Dealers (NASD)
General Securities Principal (Series 24), 2001

National Association of Securities Dealers (NASD)
General Securities Representative (Series 7), 2000

Certified Financial Planner Board of Standards, Inc.
CERTIFIED FINANCIAL PLANNER™, 1999

National Association of Securities Dealers (NASD)
Investment Company Products/Variable Contracts Limited Representative (Series 6), 1996

North American Securities Administrators Association (NASAA)
Uniform Securities Agent State Law Examination (Series 63), 1996

North American Securities Administrators Association (NASAA)
Uniform Investment Adviser Law Examination (Series 65), 1996

Insurance Department, Commonwealth of Pennsylvania
Licensed: Accident & Health Insurance, Life Insurance & Fixed Annuities, Variable Life Insurance & Variable Annuities, 1996

EXPERIENCE

Entrust Financial, LLC President	2000 - Present
Lincoln Investment Planning, Inc. 403(b) Retirement Plan Specialist	1997 - 1999
Temple University Consultant for Student Teacher Supervision	1988 - 1989
Philadelphia Public Schools Music Teacher, Grades K – 12	1974 - 1996

PROFESSIONAL DEVELOPMENT

Advanced Tax Considerations in Divorce, Institute for Divorce Financial Analysts
Annuities, Lincoln Investment Planning
Anti-Money Laundering Policies, Lincoln Investment Planning
Are Stocks Still Right for the Long Run?, Financial Planning Association
The Asset Jungle – Managing Cash Flow in Retirement, Financial Planning Association
Basics of Roth 403(b)s, Lincoln Investment Planning
Beneficiary Planning, Financial Planning Association
Best/Worst Ideas for a Client's Retirement Benefits, Philadelphia Estate Planning Council
Best Estate Planning Ideas, Philadelphia Estate Planning Council
Breaking Up is Hard To Do: The Dollars and Sense of Divorce, Financial Planning Association
Brokered CDs, Lincoln Investment Planning
Business Valuation, Institute for Divorce Financial Analysts
Case Law Update, PA Institute of Certified Public Accountants

CFP Code of Ethics & Professional Responsibility, Center for Continuing Education
Charitable Estate Planning with Retirement Assets, Philadelphia Estate Planning Council
Charitable Foundations – Tax & Legal, Financial Planning Association
Charitable Planning & Intergenerational Business Transfers, Jewish Federation
Charitable Planning with Closely Held Entities, Philadelphia Estate Planning Council
Collaborative Divorce, Collaborative Affiliates Training
Collaborative Practices in Divorce, Institute for Divorce Financial Analysts
Communicating with the Public, Lincoln Investment Planning
Compliance Responsibilities, Lincoln Investment Planning
Consulting Services, Financial Planning Association
Deferring Capital Gains and Other Tax Strategies, Financial Planning Association
Divorce Planning: Breaking Up is Hard to Do, Financial Planning Association
Educational Savings Plans, Lincoln Investment Planning
The Effective Litigation Team, PA Institute of Certified Public Accountants
Enhancing Your Clients Portfolios with Real Estate, Financial Planning Association
Entity vs. Personal Goodwill, PA Institute of Certified Public Accountants
Equity Index Annuities, RegEd, Inc.
Estate Planning, Lincoln Investment Planning
Estate Planning and Divorce, Philadelphia Estate Planning Council
Ethics, Lincoln Investment Planning
Fair and Equitable Asset and Liability Division, National Business Institute
Family Law, Family Wealth, and Financial Planning, A. Momjian and C. McFadden
Financial and Estate Planning: Non-Traditional Families, Financial Planning Association
Financial Aspects of Divorce, Institute for Divorce Financial Analysts
FinPlan Divorce Planning Software, FinPlan
529 for Estate Planners, Philadelphia Estate Planning Council
Forensic Accounting and Valuation in Divorce, National Business Institute
Forensic Accounting Aspects of Divorce, Institute for Divorce Financial Analysts
Getting at the Heart of Charitable Giving With Your Clients, Temple University
Giving Well is the Best Revenge, Philadelphia Estate Planning Council
Health Care Coverage and COBRA, Institute for Divorce Financial Analysts
How to Be an Effective Expert Witness, PA Institute of Certified Public Accountants
How to Find Assets, Income, Fraud, PA Institute of Certified Public Accountants
How to Review QDROs, Institute for Divorce Financial Analysts
Integration of Investment Planning with Estate Planning, Philadelphia Estate Planning Council
IRA Distribution Planning: Strategies and Pitfalls, Financial Planning Association
IRA Rollovers, Philadelphia Estate Planning Council
Legal Process of Divorce, Institute for Divorce Financial Analysts
Legislative Updates, Lincoln Investment Planning
Living Wills from a Doctor's Perspective, Philadelphia Estate Planning Council
Long-Term Care Insurance, RegEd, Inc.
Margin Accounts, Lincoln Investment Planning
Monetary Policy, Stability through Change, Philadelphia Estate Planning Council
Mutual Fund Suitability, Lincoln Investment Planning
The New Retire Mentality, Financial Planning Association
Opportunism after the Apocalypse, Financial Planning Association
QDRO Key Concepts and Drafting, Institute for Divorce Financial Analysts
Recent Wealth Transfer Tax Developments, Philadelphia Estate Planning Council
Replacements 1035 Exchanges and Mutual Fund Switches, RegEd, Inc.
Restoring Market Integrity: Ethics in Financial Markets, Philadelphia Estate Planning Council
Retirement and Pension Issues, National Business Institute
Reverse Mortgages and Financial Planning, Financial Planning Association

RIA Code of Ethics, Lincoln Investment Planning
Roth IRAs, Lincoln Investment Planning
Separate Accounts vs. Mutual Funds, Financial Planning Association
Social Security Planning, Financial Planning Association
Split-Dollar Arrangements after the Notices, Philadelphia Estate Planning Council
Stock Options, Institute for Divorce Financial Analysts
Stock Options, Retirement, and Divorce, Institute for Divorce Financial Analysts
Tax Issues, PA Institute of Certified Public Accountants
Tax Matters and Ramifications in Divorce, National Business Institute
U.S. Economic and Market Cycles, Philadelphia Estate Planning Council
Variable Annuity Optional Living Benefits, American Skandia University
What Expectations are Built into the Bond Market?, Financial Planning Association
What Happens When All Your Planning Doesn't Work?, Philadelphia Estate Planning Council
Working as the Neutral: Alternative Dispute Resolution, Institute for Divorce Financial Analysts
Working More Effectively with Widow Clients, Financial Planning Association
Works of Art & Other Items of Tangible Personal Property, Philadelphia Estate Planning Council

CONSULTING

Executive Service Corp – Delaware Valley
Strategic Consultant, 2004 – present

Lincoln Investment Planning, Inc.
401(k) Plan and Benefits Planning, 2004 – present
Technical review corporate 401(k) plan including suitability of mutual fund menu, 2004
Employee Financial Planning and Retirement Planning Seminars, 2001, 2002, 2003

The Philadelphia Foundation
Seminar development, Women and Philanthropy, 2005

Temple University Planned Giving Advisory Council
Promotion of Charitable Giving opportunities, 2002 - present
Seminar development, Psychology of Women and Money, 2005
Seminar development, Technical Review of Charitable Giving Tools, 2004
Strategic Planning, 2003
Wealth Preservation Seminar Series development, 2002

HIGHLIGHTS OF EXPERIENCE

- Comprehensive wealth planning services to individuals and families.

- Divorce financial analysis for family law attorneys and clients. Particular emphasis on the potential long-term impact of property settlement decisions.

- Development of Wealth Planning Seminars which emphasize strategies for Preservation, Protection, Accumulation, Leverage, Distribution, Charitable Giving, and Divorce-Related Financial Issues.

- Presentation of Seminars to Delaware Valley financial advisors and attorneys, Temple University alumni and friends, and the public.

- Financial consultant to employees with respect to 401(k) and benefits choices.

- Extensive experience with Defined Contribution and Defined Benefit pension plans.

- Frequent guest on local TV shows.

- Author of *CONVERSATIONS,* a bi-monthly business column.

PRESENTATIONS/APPEARANCES

Presenter for annual Collaborative Family Law training, November, 2006.

Divorce Financial Planning presentation: Collaborative Family Law Affiliates, September, 2006.

CN8 Money Matters Today guest appearance: *Money Personalities*, June, 2006.

Seminar presented to financial advisors of the Financial Planning Association: *Let's Call The Whole Thing Off!*, April, 2006

Seminar presented to attorneys and financial advisors: *Let's Call The Whole Thing Off!*, October, 2005. Presented to TimoneyKnox, LLP, Lincoln Investment Planning, Inc., Women in the Law Committee: Montgomery County Bar Association.

CN8 Money Matters Today guest appearance: *Financial Impact of Divorce*, September, 2005

Kiplinger's Personal Finance, *Reap the Rewards of Retirement*, July, 2005

Financial Advisor Magazine, *Changing Course*, May, 2005

Temple University Seminar for attorneys and financial advisors, presenter: *Women - The New Decision Makers*, April, 2005

Rotary International Seminar, presenter: *Securing Your Family's Financial Future*, April, 2005

CN8 Money Matters Today guest appearance: *When to Start Those Financial Conversations*, March, 2005

CN8 Money Matters Today guest appearance: *Financial Planning for the Sandwich Generation*, November, 2004

WB17 News guest appearance: *Economic Consequences of the Election*, November, 2004

Fox 29 Good Day Philadelphia guest appearance: *Children and Money*, July, 2004

WB17 News guest appearance: *Going to College*, July, 2004

CN8 Money Matters Today guest appearance: *Planning Your Wedding*, June, 2004

Temple University Seminar for attorneys and financial advisers, presenter: *Getting at the Heart of Charitable Giving*, April, 2004

CN8 Money Matters Today guest appearance: *Divorce and Mone*y, March, 2004

WHYY television appearance: *Retirement Planning Public Awareness*, January, 2004

Main Line Chamber of Commerce, presenter: *Beyond Prince Charming: Do You Know Where The Money Is?* March, 2003

CN8 Money Matters Today guest appearance: *Women and Money*, February, 2003

WHYY television appearance: *Financial Planning Public Awareness*, February, 2003

Temple University Series: *Wealth Preservation*, presented in Conshohocken, Great Valley, and Amber, Pennsylvania, 2002

Seminar Series: David Bach's *Smart Women Finish Rich*, presented in Jenkintown, Wayne, Bala Cynwyd, and Fort Washington, Pennsylvania, 2000

CONTRIBUTIONS

Main Line Life newspaper Business section, 2006:

. *Fulfillment of Your Aspirations*
. *Pension Protection Act of 2006*
. *Education Pays*
. *Money Talks*
. *Taking Stock*
. *Roth Ira: Trick or Treat*
. *Divorce Primer for Business Owners*

Kiplinger's Personal Finance, July, 2005
Reap the Rewards of Retirement

FINANCIAL ADVISOR, May, 2005
Changing Course

The Philadelphia Inquirer, November, 2004
Experts Tackle Readers' Retirement Questions

Kiplinger.com, "Ask Kim" Column, January, 2004

Should You Pre-pay Your Home Mortgage?

The Philadelphia Inquirer, January, 2003
Stimulus Plan is Greeted with Praise and Disgust

The Philadelphia Inquirer, November, 2002
Answering Readers' Questions About Retirement

PUBLICATIONS

Main Line Today, January, 2006
Save For College

Main Line Life, Business Trends, February, 2004
Financial Planning – The Key to Success

The Pennsylvania Administrator, September 2003
Wealth Preservation, Me?

PROFESSIONAL MEMBERSHIPS

Collaborative Family Law Affiliates
  Member 2005 - present

Financial Planning Association
  Member, 2001 – present
  Vice President, Public Awareness, 2004
  Secretary, 2005
  Board of Directors, 2003 – 2006

Financial Services Institute
  Member 2006

Institute for Divorce Financial Analysts
  Member, 2004 - present

Main Line Chamber of Commerce
  Member, 2002 – present
  Board of Directors, 2004 – present
  Member Value Committee, 2002, 2003
  Chairwoman, Ambassador Committee, 2004
  Chairwoman, Red Carpet Dinner, 2005, 2006

Philadelphia Estate Planning Council
  Member, 2002 – present
  Social Committee, 2003 – 2004

Rotary International – Rotary Club of Ardmore
Board of Directors, 2004-2005
Secretary, 2004-2005
Member, 2002 – 2006

Temple University Planned Giving Advisory Council
Member, 2002 – present
Planning Committee, 2004
Chairwoman, Planning Committee, 2005

AWARDS/RECOGNITION

Rotary International Guy Gundaker Fellow Exceptional Service Award, 2003

Rotary International Paul Harris Fellow, 2004

Achievement of Lincoln Investment Planning, Inc., President’s Club Award, 1999, 2000, 2001, 2002, 2003, 2004, 2005, 2006.

CHARITABLE INTERESTS

National Trust for Historic Preservation

Philadelphia Museum of Art

Philadelphia Orchestra

Rotary International

Smithsonian Institute

Temple University Alumni Association

Temple University Esther Boyer College of Music

November, 2006

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