STEWART H. WELCH, III

CURRICULUM VITAE

CONTACT INFORMATION

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THE WELCH GROUP, LLC

Stewart H. Welch, III founded his company in 1984. THE WELCH GROUP, LLC specializes in providing *fee-only* Wealth Management services to affluent healthcare professionals and retirees throughout the United States.

EDUCATION

University of Alabama, B.S., Marketing, June 1973
Past, Adjunct Instructor University of Alabama Birmingham (UAB) Dental School

PROFESSIONAL DESIGNATIONS

Certified Financial Planner™ (CFP®), 1983
Accredited Estate Planner (AEP), 1995
Chartered Life Underwriter (CLU), 1977
Chartered Financial Consultant (ChFC), 1984

PROFESSIONAL OFFICES

Member, Board of Trustees, Foundation for Financial Planning, 2015-2017
Member, Investment Committee, Birmingham Kiwanis Club Foundation, 2010-2013
Member, Board of Governors, Certified Financial Planner Board of Standards, Denver, CO 2004-2007
Member, Charles Schwab & Co., Inc. Institutional Advisory Board, San Francisco, CA 1999-2000
Chairman, Certified Financial Planner Board of Professional Review, Denver, CO 2000
Member, Certified Financial Planner Board of Professional Review, Denver, CO 1998-2000
Member, Board of Governors, Certified Financial Planner Board of Standards, Denver, CO 2000
Member, Certified Financial Planner Board of Practice Standards, Denver, CO 2001
President, Estate Planning Council of Birmingham 2002
Past President, Alabama Society, International Association for Financial Planning (IAFP)
Past President, Alabama Society, Institute of Certified Financial Planners (ICFP)
Past Board Member, The Better Business Bureau of Birmingham

Past Member, Professional Advisory Council, Birmingham Museum of Art
Past Member, Heartland Funds Advisory Board, Milwaukee, Wisconsin

PROFESSIONAL MEMBERSHIPS

National Association of Estate Planners and Councils (NAEP)
Estate Planning Council of Birmingham
Financial Planning Association (FPA)
Alabama Society, Financial Planning Association
Co-founder, Council of Independent Financial Advisors (CIFA)
National Association of Personal Financial Advisors (NAPFA)

BOOKS

Co-author, *The Complete Idiot's Guide to Getting Rich*: Alpha Books; January 2006
Co-author, *J.K. Lasser's New Rules for Estate and Tax Planning*; John Wiley & Sons, Inc; January 2002, 2005
Author, *JK Lasser's Estate Planning for Baby Boomers and Retirees*; Simon & Schuster/Macmillan Company; Fall 1998
Author, *10 Minute Guide to Personal Finance for Newlyweds*; Simon & Schuster/Macmillan Company; August 1996
Foreword to: *Complete Idiot's Guide to Personal Finance in Your 20's & 30's, 3rd Edition*
Foreword to: *Saving Your Assets When You Can't Save Your Marriage*

TELEVISION/RADIO

Weekly guest financial expert, Fox 6 "Good Day Alabama" (Tuesday's 7:20 a.m.)
Former Executive Producer and Host of "Welch Financial In$ights" radio show, WERC 960 AM
Guest appearances on various television and radio shows including CNN, the Fox News Network (New York) CNBC (New Jersey), and Alabama Public Television (Birmingham)
Former regular guest for NBC affiliate financial segment: "Top of the Morning Show"

Former Executive Producer and Host of cable television program "Welch Profiles: Personal Success Stories." This series won first place in the Alabama Cable Television Awards - Public Broadcast Division. Notable guests included Steve Forbes (Editor-in-Chief, Forbes Magazine), Alabama Governor Fob James, and international investor Jim Rogers and legendary football star, Bart Starr.

INTERNET- AUTHORED, QUOTED, FEATURED-National Media

Insights.Schwab.com "Is Your Estate Plan Strategic Enough?" October 22, 2014
Financial Planning.com "Estate Planning Isn't Just for the Rich" September 2, 2015
Wealth Management.com "Giving Advice to Newlyweds" August 8, 2013
AOL Daily Finance "Marriage & Money: What's the Best Way to Join Your Finances with your Fiancé?" March 2, 2012
SmartMoney.com "6 Mistakes Young Families Make" June 17, 2010
MoneyWatch.com "Retirement Income: A New Way to Collect a Check" Feb 17 2010
Grandparents.com "6 Biggest Money Mistakes Grandparents Make" February 2010
Grandparents.com "5 Money Issues Families Never Talk About" December 2009
CNBC.com "If Retirement Is Near, Avoid Drastic Moves" Apr 25, 2008 Jennifer Woods
SmartMoney.com, "What Now for Real Estate?" September 6, 2006
TheNest.com, "14 Secrets from Financial Planners" Alonna Freidman- April, 21, 2006

SmartMoney.com, “The Five Mistakes Married Women Make”, August 17, 2005
SmartMoney.com, Ask SmartMoney- “Am I Saving Too Much for Retirement?” July 14, 2005
SmartMoney.com, “A Shaky Foundation” March 7, 2005
Bankrate.com, “Have that Money Talk. For Better, Not Worse” December 8, 2004
SmartMoney.com, “When the College Savings Account Falls Short” September 29, 2004
CNBC.com, “Is It Time to Dump Your 401k?” by Tim Middleton September 14, 2004
SmartMoney.com, "Slash Your Mortgage Interest" June 9, 2004
Bankrate.com, "Become a Millionaire in 7 Easy Steps" March 24, 2004
SmartMoney.com, "The Six Mistakes Young Families Make" March 17, 2004
SmartMoney.com “The Five Documents Every Family Needs” By Stacy Bradford
TheStreet.com, "Asset Allocation Done Right" December 17, 2003
Ignites.com, "Funds Losing Well-Healed Assets to Alternative Products" December 3, 2003
Bankrate.com, "The Case for High-Yield Stocks" January 10, 2003
Bankrate.com, "Where to Stash Money in a Down Market" January 8, 2003
CBS MarketWatch, “Fund Investors Tipping to TIPS” August 13, 2002
The Street.com, “Active Mismanagement: the Case for Index Funds” August 12, 2002
TheStreet.com, “Corporate Cold Calling: Companies Try to Lure Investors With Bonds” August 5, 2002
BankRate.com, “Calculating Your Retirement” April 29, 2002
Quicken.com, “Start Me Up: Financing Your Small Business” July 11, 2001
MorningstarAdvisor.com, “Advisors Take Wait and See Approach to Bond ETF’s” June 8, 2001
Myprimetime.com, “A Financial Planner to Help My Marriage?” June 2001
*BankRate.com, “*Where to Stash Cash in a Down Rate Market” May 21, 2001
The Street.com, “Retirement Plans Derailed by the Market?” May 1, 2001
Netfolio.com, “What To Know Before Agreeing To Be A Trustee” December 2000
CBS.MarketWatch.com, Q&A: “Selling your funds to avoid cap gains” June 9, 2000
CBS.MarketWatch.com, Q&A: “Building a Bond Wheel for Income” February 18, 2000
CBS.MarketWatch.com, Q&A: “Ask Mutual Understanding” January 7, 2000
TheStreet.com, “Mobius on Both Sides of Rights Disputes” December 17, 1999
CBS.MarketWatch.com, Q&A: “Ask Mutual Understanding” December 17, 1999
TheStreet.com, “Social Security Mailing Could Be a Wake-Up Call for Many Workers,” October 4, 1999
CNBC Featured Guest, June 19, 1997
CompuServe *Money* Magazine featured guest, April 11, 1996

PERIODICALS - AUTHORED, QUOTED, FEATURED-National Media

The Birmingham News, Weekly Columnist
Physician’s Money Digest*,* Past Member of Editorial Board and Contributing Columnist
Dentist’s Money Digest, Past Member of Editorial Board and Contributing Columnist
The Birmingham Post-Herald, Weekly Columnist 1998-2005

New York Times, “Paying off the Mortgage is Becoming Harder for Older Workers”, June 12, 2015
Birmingham Weddings, “Finances First”, Premier Issue 2012
*Chicago Tribune “*Money Issues Elder Need to Discuss with their Families” June 3, 2010
Wall Street Journal, “On Second Thought”, September 2, 2009
Black Enterprise Magazine, “College Finance 101: A Crash Course for Parents” August 2009
Black Enterprise Magazine, “College Finance 101: A Money-Saving Crash Course for Parents” June 2009
Best Life Magazine, “Best Way to Cut $10,000 From Your Annual Expenses”, March 2009
Money magazine, “Millionaires-in-Chief” January 2008
Money Management Executive, “Average Investors Uneducated About ETFs” Dec. 3, 2007
Wall Street Journal, “Getting Ready for a Difficult Role” Aug. 26, 2007
Wall Street Journal, “How Best to Avoid a Personal Cash Crunch” Aug. 18, 2007
Smart Money, “When Tax-Free Isn’t” November 2006

Money & More, “For What Your Are Worth: Calculating Your Assets”, June/July 2006
Consumer Reports-Money Advisor, "Couple-nomics 101" July 2006
Kiplinger's Personal Finance, "Legal Safeguards for Your Wealth, June 2006
Doctor's Digest, "Building a Balanced Investment Portfolio" March/April 2006
Doctor's Digest, "Doctors Have Many Options for Retirement Savings" March/April 2006
Kiplinger's Personal Finance, "Legal Safeguards for Your Wealth" May 2006
Solutions “The Keys to Employee Retention: Salary, Incentive, Equity & Work/Balance” March/April 2006
Smart *Money* "Retire Happy", April 2006
Wall Street Journal, "REIT Funds' Winning Streak Appears to Peter Out as Long-Term Rates Rise", Nov. 4, 2005
Smart Money, “15 Ways to Build Your Nest Egg”, October 2005
Practical Accountant, “The Impact of Mutual Fund Scandals” June 2005
New York Times, “After the Storm, Rebuilding the Nest Egg” April 12, 2005
Money, “From Two Incomes to One” January 2005
Retirement Weekly, “Money Makeover” September 17, 2004
Martha Stewart Weddings, "Finding a Financial Planner" Summer 2004
Smart Money, "Where Do We Go From Here?" June 2004
Kiplinger's Personal Finance, *"Watch Your Step-as Retirement Nears"* June 2004
Forbes, "Eight Financial Tips for Newlyweds" June 2, 2004
Registered Rep Magazine, "Going Mainstream" March 2004
Smart Money, "When Should You Sell a Fund?" December 2003
Financial Planning, "Taking Care of Business" April 1, 2003
Kiplinger's Personal Finance, "Kick the Debt Habit" February 2003
Medical Economics, "Protect Your Assets Before You're Sued" February 21,2003
Kiplinger's Personal Finance, "Kick the Debt Habit" February 2003
Financial Planning, "Look Closer" December 1, 2002
Money, "Real Estate Questions and Answers" December 2002
Better Homes & Gardens, Discuss Finances with Aging Parents, November 2002
Journal of Financial Planning, Estate Planning Emerges From Its Dark Cave, June 2002
*Financial Planning, “*The Value Advantage” June 2002
Physician’s Money Digest, “Is Hurricane Enron Still the Forecast?” May 2002
*Dentist’s Digest, “*Thinking Divorce? Think in Business Terms” March/April 2002
Physician’s Money Digest, “Establish a Multigenerational Strategy”. April 30, 2002
Physician’s Money Digest, “Make a Big Promise to Save for College” April 15, 2002
The Wall Street Journal, “Mutual Funds Load Up On Fees” April 10, 2002
Financial Advisor, “Variable Annuities Slump With Market” March 2002
Financial Planning, “Coverage Under Fire,” January 1, 2002
Chicago Tribune, “Be Resolute About Your Financial Life,” January 1, 2002
Bridal Guide, “Investing 101,” November/December 2001
Money, “Are You Covered?” November 2001
Medical Economics, "Energize Short-Term Investments", November 5, 2001
Atlanta Journal and Constitution,“Your Financial First Aid Kit”, October 2001
Kiplinger’s Retirement Report, “Ready for an Annuity?” October 2001
Reader’s Digest, “Retirement Cash: Will You Have Enough?” October 2001
Consumer Reports, “Where to Park Your Cash” September 2001
Fortune, “Gimme Shelter: Playing the New Tax Laws” August 13, 2001
Mutual Funds, “Speaking Out on Estate Planning” August 2001
Practical Accountant, “Estate Planning Now” August 2001
Kansas City Star, “Baby Boomer Widows and Widowers Face New Challenges” June 17, 2001
Mutual Funds, “Does A Planner Pay Off?” June 2001
Medical Economics, Keep Your Portfolio Pumping in a Slowed-Down Market" May 7, 2001
The Wall Street Journal, “Planning Now for 2001 Taxes May Bring Savings in the End”, April 13, 2001

The Wall Street Journal, “Painful Fund Statement? Think Positive,” April 6, 2001
The Wall Street Journal, “Janus Insider Sales Give Investors Pause,” February 23, 2001
Ticker, “Unexpected Ethics Violations”, February 2001
The Wall Street Journal, “Fund Managers Disagree on Value of Currency Hedging,” February 2001
The Wall Street Journal, “Tide May Be Turning Outward For Janus,” September 28, 2000
TIAA CREF *Thesis* “Financial Strategies for a Lifetime” September 2000
CBS MarketWatch, “Looking for Fuel Cell Heat,” August 11, 2000
Investment Advisor, “Fertile Ground,” July 2000
Financial Planning, “Greater Expectations,” July 2000
Physician’s Money Digest-Millennium Issue, “New Era, New Retiree Strategy,” July 2000
Dow Jones Investment Advisor, “Apocalypse Not,” December 1999
Southwest Airlines Spirit, “Mutual Fund Mavericks,” October 1999
Bloomberg Wealth Manager, “Are You Right for the Role?” September/October 1999
Fortune, “The Money Manager; What If You Don’t Have Kids?” August 1999
The New York Times, “For Those Who Dare, Some Pearls in the Junk-Bond Seas,” July 1999
Financial Planning Magazine, “The Planner as Party Pooper,” May 1999
Personal Finance Newsletter, “Asset Protection: Payoffs and Pitfalls,” May 1999
Town & Country, “He Says, She Says,” April 1999
USAA Financial Spectrum Newsletter, “How Do You Decide?” Spring 1999
Overdrive, “From Here to Eternity,” March 1999
Financial Planning Magazine, “Cautiously Optimizing,” January 1999
The Bond Buyer, “Web-Based Systems May Change the Way Retail Buys Its Bonds,” December 1998
Dollar $ense Magazine, “Love, Marriage, & Money,” Fall 1998
Financial Planning Magazine, “Learning the ABCs,” November 1998
The Wall Street Journal, “Roth IRAs Prompt the Wealthy to ‘Earn’ Less,” October 1998
Worth Magazine, Featured in “Best Financial Advisers,” September 1998
Times-Union, Albany, NY, “Estate Taxes Vex More Than the Rich These Days,” July 1998
Stages Magazine, “Tying the Financial Knot,” Summer 1998
Southwest Airlines Spirit Magazine, “When Metals Make Sense,” May 1998
Stages Magazine, “A Little Can Go a Long Way,” Winter 1998
More, “Do You Have the Right Insurance?” Fall 1997
Dow Jones Investment Advisor, “Like Father, Unlike Son,” May 1997
Southwest Airlines Spirit Magazine, “Reading the Index,” April 1997
Money, Columnist: “Money Helps,” April 1997
Medical Economics, “The Missing Link in Most Doctors’ Plans,” November 1996
Worth, “Student Housing That Pays You,” June 1994
Stages Magazine, “Marriage and Money,” Spring 1993
Bride’s Magazine, “Smart Money Tips for Newlyweds,” April/May 1993
Bride’s Magazine, “New Ways to Pay,” February/March 1993
Bride’s Magazine, “Beat the Marriage Tax,” August/September 1992
New Woman, “Plug Those Money Leaks,” July 1992
Money, “Your 5 Best Year End Tax Moves,” November 1990
Independent Business, “Brilliant Deductions,” September-October 1990
Money, “Solve Your Big Money Problems by Hiring a Real Specialist,” September 1990
The New York Times, “Caution Is Urged by Advisors,” October 21, 1987