

Protect and Empower Yourself in Today's Shifting Legal and Financial Environment

Howard Kramer, CFP[®], AIF[®] of H. A. Kramer & Associates, PA in Plantation, Florida; Elizabeth Schwartz of Elizabeth F. Schwartz Attorneys & Mediators in Miami Beach, Florida; and Nan Bailey, MBA, CFP[®] of NPB Wealth Management in Larchmont, NY are teaming up to provide up-to-date information and strategies for same-sex couples and families, who desire the financial confidence that comes from making smart decisions.

Saturday, January 28th from Noon to 2 PM – at the Pride Center – 2040 N. Dixie Highway, Wilton Manors, FL 33305, (954) 463-9005, PrideCenterFlorida.org. Attendees will receive valuable advice on financial and legal issues and how to use that knowledge to create great relationships.

Seating is limited. **Reservations are a must!** Please call (954) 424-2487 to reserve your spot. You will have ample opportunity to ask personal questions. Refreshments will be served.

Both Howard and Nan are friends and colleagues for over 15 years. Both are affiliated with Commonwealth Financial Network, member FINRA/SIPC.



Howard Kramer, CFP[®], AIF[®] is a CERTIFIED FINANCIAL PLANNER[™] practitioner and a holder of the ACCREDITED INVESTMENT FIDUCIARY[™] designation. He holds FINRA securities registrations 7, 24, and 63. He is life and health insurance licensed in Florida, New York, California, Michigan, and Ohio. Howard served as President of the Broward Chapter of the Financial Planning Association in 2009, and now serves the FPA nationally as a liaison to chapter leaders in Florida.

Howard brought many years of experience outside of financial planning when he began H. A. Kramer & Associates, PA over 23 years ago. In 1999, his firm registered with the State of Florida as a Registered Investment Adviser, to provide advice, counseling, and business coaching. He guides his clients toward creating a meaningful life and legacy. They believe in his philosophy of using money and loving people, not the reverse.



Nan P Bailey, MBA, CFP[®], AIF[®] is a Personal Wealth Manager for financially successful professionals, specializing in the unique issues for same-sex couples. As an independent CERTIFIED FINANCIAL PLANNER[™] professional, Nan combines her knowledge and experience to offer expert financial planning, investment management, IRA and retirement planning services.

Nan is active in the NY LGBT community and currently serves as treasurer of *In The Life Media*; was previously treasurer for *Lambda Legal*.



Elizabeth Schwartz, Esq. is an attorney whose practice emphasizes representation of the LGBT community in family formation, estate planning and probate matters as well as dissolutions. She lectures locally and nationally about the importance of gay couples protecting their loved ones through estate planning and contract.

Elizabeth is a member of the National Family Law Advisory Council of the National Center for Lesbian Rights and a certified family mediator and a member of the Collaborative Family Law Institute. She is also co-chair of South Florida's Gay and Lesbian Lawyers' Association.