N/L Financial

N/L FINANCIAL SERVICES, LLC

Ken Graves, CPA, MBA

Financial Advisor

Professional and Volunteer Memberships

American Institute of Certified Public Accountants

Holy Trinity Particular Ukrainian Catholic Church - Board Member

Academic Preparation

1975
Florida State University, Bachelor of Science Accounting

1985
George Washington University, Masters in Business Administration

1995
Graduate of the College of Financial Planning

Professional Experience

Financial Advisor, Naden/Lean, LLC
January 2008- Present

Senior Financial Planning Specialist and Investment Specialist, Chesapeake Financial Group, January 2002-2007

Personal Financial Advisor/District Manager, American Express Financial Advisors, Inc. 1993-2001

Regional Controller/Program Management, Amdahl Federal Operations 1989-1993

Vice President of Finance, Amdahl Federal Services Corporation, 1985-1989

Various Financial Management Positions, Martin Marietta Corporation, 1979-1985

Public Accounting, Deloitte, Haskins & Sells 1975-1978

BACKGROUND

During the past fifteen years Ken has provided comprehensive financial advisory services by delivering independent, objective and high quality advice to clients to help them achieve their financial vision. Primary focus is on business owners and pre-retired or retired clients with complex estate and asset management issues.

Ken provides individuals and businesses financial advisory services including business succession planning, asset protection, planning for risk protection, tax management, college planning, retirement planning, estate preservation, investments and strategic asset allocation. Assist closely held businesses evaluate business processes, maximize tax management and evaluate, install and maintain employee benefit programs.

Ken is a frequent speaker on financial planning topics for public meetings, private client meetings and for internal training purposes.

PRESENTATIONS

- Advisor Training Seminar, *Psychology, Emotion, Investing and retirement: Understanding Investor Behavior* , October 2007
- Private Client Seminar, *Choosing the Asset Mix that is Right for you*, September 2007
- Private Client Seminar, *Basic Income Tax Savings Techniques*, July 2007
- Advisor Training Seminar: *Understanding Fixed Income Investments, June 2007*
- Advisor Training Seminar: *The Best Investment Strategies: The Power of Tax Deferral, June 2007*
- Advisor Training Seminar: *Pension Protection Act of 2006: Issues and Opportunities, April 2007*
- Private Client Seminar: *Basic Income Tax Savings Techniques, May 2007*
- NARDAC, US NAVY: *Protecting yourself from the financial impact of Long-Term Care, November and December 2006*

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