

**RON A. RHOADES, JD, CFP®**

**CURRICULUM VITAE**

Updated July 1, 2023

**CONTACT INFORMATION**

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**EDUCATION, CERTIFICATIONS, LICENSES**

**Juris Doctor with Honors, University of Florida College of Law** (Dec. 1985)

Research Director, Florida Journal of International Law (1984-1985)

Book awards for “Contracts II,” “Business Entities I,” and “Florida Administrative Law”

Research Assistant to Professor Jones (UCC/Contracts Law)

Tutor for Contracts I, Contracts II courses to over 80 students (via large group study sessions)

**B.S., Business Administration, Florida Southern College** (May 1983)

**Certified Financial Planner™ (CFP®) certification**, Certified Financial Planning Board of Standards, Inc. (2005-present)

**Registered Investment Adviser Representative** (Series 65 licensure) (2001-present)

**Member, The Florida Bar** (1986 - present)

**AWARDS**

**Fellowship for Innovation in Teaching** from the Gordon Ford College of Business (2023)

**Recipient, “The Tamar Frankel Fiduciary Prize,”** from The Institute for the Fiduciary Standard (2020)

**WKU Gordon Ford College of Business Faculty Award for Teaching** (2020)

**Chi Omega “Professor of the Month”** (Feb. 2020)

**WKU Gordon Ford College of Business Don Vitale Award for Initiative, Innovation, and Leadership** (2019)

**Faculty Inductee, International Fraternity of Delta Sigma Pi** (2019)

**WKU Chapter of the National Society of Leadership and Success “Excellence in Teaching” Award** (2018)

**Faculty Inductee, Beta Gamma Sigma International Business Honor Society – WKU Chapter** (2018)

**WKU Soccer “Most Valuable Professor”:** for an “outstanding faculty/staff member that has made an impact for our players in and out of the conference” (recognized with other faculty, Oct. 2017)

**WKU Gordon Ford College of Business Class of 2021 "Engagement Award"** (Fall 2017)

**WKU Gordon Ford College of Business Public Service Award** (2017)

**Voted to “Sweet 16” in *Wealth Management Magazine’s* Madness 2014 “Most Influential in Wealth Management Today”** (March/April 2014)

**Recipient, “30 Most Influential” People in NAPFA’s 30-Year History Award,** National Association of Personal Financial Advisors (*NAPFA*) (March 2013)

**Recipient, “Fiduciary of the Year Award,”** The Committee for the Fiduciary Standard (May 2011)

**Named One of “Top 25 Most Influential Persons”** in the advisor community, by Investment Advisor magazine (May 2011)

## PROFESSIONAL POSITIONS

### **Western Kentucky University, Bowling Green, KY**

**Associate Pedagogical Professor – Finance** (August 2020 – present)

**Assistant Pedagogical Professor – Finance** (July 2015 – July 2020)

#### **Courses taught include:**

FIN 161 Personal Finance

FIN 330 Principles of Financial Management

FIN 330 Principles of Financial Management (Honors)

FIN 331 Applied Investments

FIN 331 Applied Investments (Honors)

FIN 405 Legal and Regulatory Aspects of Personal Financial Planning (S24)

FIN 444 Retirement Planning

FIN 445 Estate Planning

FIN 450 Financial Plan Development

#### **Service to the Department:**

Program Chair, Personal Financial Planning Program (July 2015 – present)

Coordinated and traveled on many field trips with students to visit firms and attend industry conferences and symposia

Coordinator of the WKU Personal Financial Planning & Investments Symposium (2023, 2022, 2019, 2018)

Dept. of Finance Career Planning Guide

Bear's Guide to Networking at Conferences

Bear's Guide to Networking for an Internship or Job

Co-Chair, Search Committee / Finance Faculty (Fall 2019)

Department of Finance Marketing Committee (2015-2020)

Gatton Academy Student Internship: May 12, 2016 - July 15, 2016: Dylan, a Gatton Academy student, has a keen interest and aptitude for finance, with an interest in security analysis. For a summer internship I had him accompany me on a visit to Washington, DC (visits to Congressional staff on investment adviser regulation issues), followed by attendance at a dinner and conference (on fiduciary issues) in Philadelphia, PA, where he met Jack Bogle (founder, Vanguard) and met executives from several financial services firm. Dylan then undertook research in support of a rewriting of a paper on equity trades / transaction costs.

**Service to the Gordon Ford College of Business:**

Member, GFCB Fiscal Oversight Committee (2017-2019)

Member, Assessment of Learning Committee (2015-2017)

Member, Strategic Planning Council (May 2016-2019)

Chair, Student Retention and Recruitment Subcommittee (2017-2019), in which I developed a proposal which was adopted, and then assisted to implement, for a GFCB Living Learning Community. Served as a mentor to the LLC (2018-19), including attending 10 evening sessions as well as engagement in individual mentoring.

Recruitment Committee, LLC Coordinator (2019)

Emcee, GFCB Awards Banquet (April 2019)

Assisted in the re-design of the BA175 Course (2018)

**Service to the University:**

7 Presentations to Other Classes on "Financial Planning for a New Graduate of WKU"

Member, Faculty Senate (2017-19)

Member, Undergraduate Curriculum Committee (2017-19)

Recruitment Committees, WKU Registrar (2018-19), Asst. Professor of Finance (2019-20), and various tenure committees

M.A.S.T.E.R. Plan Facilitator – providing three 2-hour training sessions for 33 incoming freshmen in GFCB, August 2018 and August 2021

"Customer Service the Disney Way" – August 2018 presentation to the staff of WKU Student Activities

Recruitment Committee, Assistant Director for Student Success (March-April 2018)

2018 WKU Student Success Summit; Provided presentation and materials relating to sleep habits of WKU students (Jan. 2018)

Task Force Member, Honors College Cherry Presidential Scholar Applicant Reviews; Spent a day reviewing Cherry Presidential Scholar applications and assessing the applicants (Jan. 2018)

Registration Policies and Procedures Work Group; The working group provided recommendations to the Provost on ways to improve student registration processes and course availability, primarily at the freshman level (August-December, 2017)

2017 WKU Student Success Summit; "Customer (Student) Service - The Disney Way" presentation: "Learn how students can be taught to display the proper attitude while 'on stage,' engage more with their fellow students, and then use these interactions to generate more positive student outcomes in terms of retention and student success" (Jan. 2017)

2016 WKU Student Success Forum; Presented: "10 Strategies to Motivate Students via the "3 S's in Success" (Jan. 2016)

### **The American College (2016)**

Developed script and additional content for six recorded videos, for use in their online and hybrid programs, on securities regulation and ethical issues confronting investment advisers and brokers

### **Alfred State College (SUNY)**

**Assistant Professor, Business Department** (August 2011 - June 2015)

**Program Chair, Financial Planning Program** (August 2011 - June 2015)

#### **Courses taught include:**

Personal Financial Planning Capstone (Fall semesters, 2011-14)

Retirement Planning (Fall semesters, 2011-14)

Advanced Investments (Spring semesters, 2012-15)

Insurance & Risk Management (Spring semesters, 2012-15)

Employee Benefits Planning (Spring semesters, 2012-15)

Business Law I (each Fall and Spring semester, Fall 2011-Spring 2015)

Business Law II (Spring 2015)

Money & Banking (Fall 2014)

#### **Service to the College:**

Member, Student Success Committee, Oct. 2012 (Co-Chair, Best Practices & First-Year Experience Subcommittee, Oct. 2013-May 2015)

Secretary/Treasurer, Faculty Senate (July 2012-May 2015)

Business Department committees, including marketing committee chair (2012-May 2015), accounting faculty search committee (Spring/Summer 2014), accreditation committee (Spring 2014)

Academic advisor to approximately 30 students each term (Fall 2012-May 2015)

Advisor to the Business Professionals of America, Alfred State chapter (Fall 2013 –May 2015)

Presented “Smile, Greet, and Engage with Others – The Disney Way” in the Cappadonia Auditorium to students, and organized and sponsored “Smile and Greet Day” on the Alfred State campus (Nov. 2014)

Presented “How to Cut Expenditures as a Student at Alfred State” to group of students (Oct. 2014)

Presented “Disney University” leadership and customer success training to 100 Resident Assistants in 3-hour interactive training session (August 2014)

Organized and hosted: “How to Better Connect your Students with our Dedicated Student Support Staff” to new and current faculty members, January 2014 and August 2013. Compiled a 50-page “Alfred State Faculty/Staff Guide to Select Student Support Services” which was distributed campus-wide.

Emerging Pioneers Leadership Program mentor (Fall 2013)

C.R.E.A.T.E. Program Mentor (Fall 2012)

Coordinated field trips for financial planning students to:

New York City (April 2015)

Visit various financial services firms in western New York State and NYC, 2-4 trips each Fall and Spring semester (Fall 2011-Spring 2015)

Financial Planning Association Chapter luncheons (Buffalo, Rochester, Syracuse, Elmira, Binghamton) (Fall 2011-Spring 2015)

“For Women, by Women” conference in Corning, NY (Fall 2014)

RISE Student Investments Conference, Dayton, Ohio (April 2013, March 2014)

NAPFA Northeast/Mid-Atlantic Symposium (Spring 2012)

NAPFA Fall 2011 Conference, Brooklyn, NY (Fall 2011)

Assisted three students to secure scholarships to attend industry conferences, and assisted one student in securing a \$5,000 tuition scholarship from a financial planning industry organization

Raised over \$5,000 in cash contributions for the Financial Planning Program from various financial services firms and practitioners to facilitate field trips

Community service presentations to a local class of entrepreneurs: “Legal Aspects of Starting a Small Business” – presented on behalf of ACORN Corp. (a local not-for-profit), Belmont, NY (Fall 2013, Spring 2013, and Fall 2014)

**Scholar Financial, LLC** (January 2023-present)

Principal, Co-Manager, Financial and Investment Adviser, providing financial advice to 20 family households and 3 irrevocable trusts (as of Oct. 2023)

Consultant to American Academy Wealth, LLC

- Director of Education
- Chair, Academic Advisory Board

- Presentation on the Application of State Bar's Rules of Professional Conduct to Attorneys Engaged in Ancillary Businesses as Investment Advisers (AAEPA Summit, San Diego, Oct. 2023)

**ARGI Investment Services, LLC** (March 2021-January 2023)

Financial Advisor & Content Specialist

**Scholar Financial** (September 2011-March 2021)

Personal Financial Advisor / Investment Adviser

**Attorney-at-Law (Member, The Florida Bar)** (1986-present)

Ron A. Rhoades, Attorney-at-Law (Sept. 2011-Present). Estate planning for a few select, long-term clients in Florida.

Ron A. Rhoades, P.A., Hernando, FL (1989-2011). Estate planning; transfer taxation; corporate and securities law; commercial law and litigation.

Attorney, Slaymaker and Rhoades, P.A., Inverness, FL (1987-1989). Corporate law; commercial law and litigation; real estate financing law.

Associate Attorney, Williams, Parker, Harrison, Dietz & Getzen, Sarasota, FL (1986-7). Corporate and securities law; real estate transactions and financing law; commercial law and litigation.

**Last Week with John Oliver** (2016)

Consultant on episode involving retirement plans; advice provide on firm's 401(k) plan vendor selection

**Merrill Lynch** (2016)

Consultant regarding application of new U.S. Department of Labor rules, including presentation to 20 regional directors

**Garrett Planning Network** (2015-16)

Consultant, development of 12 continuing education webinars for their members

**Joseph Capital Management, LLC** (November 2001-September 2011)

Principal, Chief Operations Officer, Director of Research,  
Chief Compliance Officer, and Private Wealth Manager

**Prudential Financial** (Feb.-Sept. 2000)

Consultant, Retirement Planning Program (training of financial advisors, marketing support, for combined registered investment adviser / broker-dealer / insurance programs to provide services to employees retiring from large corporations), Prudential Financial, Newark, New Jersey

## OTHER POSITIONS

### **Walt Disney World** (1978-1983)

#### **Entertainer (Character), Talent Scheduling Coordinator, Stage Manager**

Lake Buena Vista, Florida

Stage Manager for guest bands and performers during various special events (1981-1983)

Talent Scheduling Coordinator (1981-1983)

Stage Manager and Scheduling Coordinator during the EPCOT Center Grand Opening (1982)

Stage Manager, Production Assistant and Scheduling Coordinator, Magic Kingdom “Tencennial” (10th Anniversary Celebration) (1981)

Entertainer:

Performer in numerous shows (including “Disney Magic,” “Very Special Arts Festival,” “Pinocchio,” “Mickey’s Christmas Show”), *The Main Street Electrical Parade*, numerous other parades, and character greetings (1978-1981). Including Goofy, Baloo, Little John (bear), Brer Bear, Big Bad Wolf, King Lion, Orville, and many, many more, including face costumes (Frankenstein, Elf, and more)

Character in *Kids of the Kingdom* “Disney Magic” road show tour to London and Manchester, England, Glasgow, Scotland, and The Hague, Netherlands (1981)

Character in *The Banjo Kings* road show tour to Boston and New York City (1980)

Other travel in the Eastern U.S. as a character or as a supervisor in support of various Disney different marketing projects and charitable events

Host for various guest entertainers appearing at Walt Disney World Resort, including Rock Hudson, Connie Stevens, and many other celebrities.

### **Entertainer, The Land of Oz** (1978)

Beech Mountain, North Carolina: Tin Man; Wizard.

## PROFESSIONAL ORGANIZATIONS AND COMMITTEES

### **The Florida Bar**

Member (1986-present)

### **Certified Financial Planner Board of Standards, Inc.**

Certificant (2005-present)

Member, Standards Review Commission (April 2023 – present); Chair of Practice Standards Subcommittee (July 2023 – present)

Member, Review Task Force, for CFP Board’s revisions to its Disciplinary Rules (Nov. 2022)

Participant, CFP Board Roundtable Forum, “The Future of the Financial Planning Profession” (Dec. 2019)

Member, Review Task Force, for CFP Board's New Standards of Conduct (Spring 2018)

Presenter, CFP Board Registered Programs Conferences (2014, 2012, 2011)

Panelist, CFP Board's Large Firms Conference (2009)

**National Association of Personal Financial Advisors (NAPFA)** (2005-present)

Member, South Region Board of Directors (June 2015-2017)

President, South Region Board of Directors (2016-17)

Chair, South Region Symposium Planning Committee (2015-16)

Member, National Board of Directors (2009-2012)

Chair, NAPFA Industry Issues Committee (2010-2011), including:

Representation of NAPFA on the Leadership Council of the Financial Planning Coalition

Representation of NAPFA to U.S. Technical Advisory Group, ISO 22222 Standards (2010)

Spokesperson in presenting NAPFA's positions during visits to House Financial Services Committee staff, U.S. Securities and Exchange Commission, and North American Securities Administrators Association (2007-2011)

Spokesperson in presenting NAPFA's positions to Certified Financial Planner Board of Standards, Inc., regarding revisions to its Code of Ethics (March 2007)

Chair, Ethics Committee (2009-2010) - Developed new Ethics Committee procedures

Member, NAPFA Education Advisory Committee (2008-2009)

Member (2007-Present)

**Financial Planning Association (FPA)** (2006-2020)

Peer Review Board, *Journal of Financial Planning* (2013 - present)

Member, Legislative Issues and Regulatory Committee (2017-2020)

Member, FPA Advocacy Task Force (2018 – 2019)

Member, FPA Government Relations Committee (2007-2008)

Reporter for the FPA Fiduciary Issues Task Force (2007)

Reporter for the FPA Standards of Conduct Task Force (2007)

Member (2005-2020)

**American Institute of Certified Public Accountants / Personal Financial Planning Division**

Member (2016-2020); have provided advice to the Division leadership on fiduciary issues; provided 80-page outline and series of five podcasts discussing the DOL's Conflict of Interest Rule and its Best Interests Contract Exemption (2016)

**Institute for the Fiduciary Standard** (2014 – present)

Member, Board of Advisors (2019-present)

Presented webinars on fiduciary issues (2022, 2021)



Attended Fiduciary Regulation Discussion in Washington, D.C. (Jan. 2019)

Attended “Fiduciary September” Events in Washington, DC (2018, 2017, 2015)

Attended IMCA Fiduciary Seminar, Washington, DC (Nov. 2017)

Attended TD Ameritrade Fiduciary Summits, Washington, DC (Nov. 2017; Nov. 2015)

**The Committee for the Fiduciary Standard** (2011-present)

Chair, Steering Committee (2013-2014)

Member, Steering Committee (2011-present)

Representation of CFS on visits to educate policymakers in Washington, DC, including visits to U.S. Senators, U.S. Representatives and their staffs (2011-current). Most recent activities include:

Provided testimony to the U.S. Department of Labor, Employee Benefits Security Administration, during their August 2015 hearings (Washington, D.C.), regarding its proposed “Conflicts of Interest” Rule

Visited Congressional offices in September 2015 and January 2016 and May 2016, with representative from AARP, as “subject matter expert,” to educate select policy makers’ legislative counsel and/or general counsel on the U.S. Department of Labor’s proposed “Conflicts of Interest” (Fiduciary) Rule

Submitted comment letters and undertook visits to U.S. Securities and Exchange Commission (meetings with SEC Chairs, SEC commissioners, and SEC staff) (2009-current)

Submitted comment letters and undertook visits to U.S. Department of Labor (meetings with U.S. Secretary of Labor, Director of Employee Benefits Security Administration, and staffers) (2011-current)

Member, Steering Committee (Jan. 2012 - Present)

Member, Board of Advisors (2009-2011)

Co-Organizer, The Fiduciary Forum, Washington, DC (Sept. 2011)

**Save Our Retirement Coalition** (2014-present)

Member; provide input during discussions; service as subject matter expert in visits to Capitol Hill and/or government agencies

**American Economic Association**

Member (2012-2014)

**FEDERAL/STATE AGENCY COMMENT LETTERS**

Comment letters (3) to U.S. Department of Labor, July-Sept. 2020, regarding its fiduciary regulatory proposals, and testimony to the U.S. Department of Labor (Sept. 2020)

48-page comment letter to the U.S. Securities and Exchange Commission, dated Dec. 6, 2018, regarding Regulation Best Interest and Form CRA Relationship Summary

34-page comment letter to the U.S. Securities and Exchange Commission, dated August 8, 2018, regarding Regulation Best Interest

85-page comment letter to the U.S. Securities and Exchange Commission, dated August 8, 2018, regarding Proposed Interpretation of Fiduciary Duties arising under the Advisers Act

Comment Letter to NAIC; Submitted 37-page comment letter to National Association of Insurance Commissioners regarding their proposed "best interests" standard for insurance producers involving annuity sales; submitted same letter to New York State re: its proposed regulation on same subject (Jan. 2018)

Submitted two comment letters (86 pages, 32 pages) to the U.S. Securities and Exchange Commission regarding its interpretation of the fiduciary duties of investment advisers, and regarding its "Regulation Best Interests" for broker-dealers (2017)

Two comment letters submitted to U.S. Department of Labor, regarding its "Conflict of Interest" proposed rule (July 2015; September 2015), and testimony to the U.S. Department of Labor (Fall 2015)

Three comment letters submitted to the SEC regarding its Sect. 913 Study of the Fiduciary Obligations of Investment Advisers and Their Application to Broker-Dealers (Dec. 15, 2010; Dec. 20, 2010; July 5, 2013).

## PRESENTATIONS

Ethical Obligations of Attorneys Providing Investment Advice, AAEPA Summit (San Diego, Oct. 2023)

CFP Board Ethics Presentation, WKU Financial Planning and Investments Conference (Sept. 2023)

SECURE Act 3.0, FPA of Middle Tennessee (Jan. 2023)

Issues Under ERISA: IRA Rollovers, ESG, Private Equity, Annuities, CyberCurrencies, and Class Actions, FPA MidSouth Financial Planning & Investments Conference (Oct. 2022)

Panelist, Reg BI: Enforcement and Guidance at Two Years, The Institute for the Fiduciary Standard (Sept. 2022)

Panelist, The New SEC, 2021, The Institute for the Fiduciary Standard (Sept. 2021)

Co-Presenter, Fiduciary Future, Advisor Perspectives Summit (Oct. 2020)

Panelist, Reconciling Fiduciary Duty and Social Conscience, The Institute for the Fiduciary Standard (Sept. 2021)

Panelist, Discussion on DOL Hearing on Fiduciary Rule, The Institute for the Fiduciary Standard (Sept. 2020)

Panelist, The 80<sup>th</sup> Anniversary of the '40 Act," The Institute for the Fiduciary Standard (August 2020)

CFP Board Ethics Continuing Education Presentation: The New Code of Ethics and Standards of Conduct, WKU 2nd Annual Personal Financial Planning Symposium, Bowling Green, KY (Sept. 2019)

Planning for Qualified Plan and IRA Rollovers Under the Scrutiny of Regulators, WKU 1<sup>ST</sup> Annual Personal Financial Planning Symposium, Bowling Green, KY (Feb. 2018)

AICPA's National Conference, Las Vegas, presentation on new developments in investment adviser regulation and fiduciary standards (June 2018)

IRA Rollovers under Regulatory Scrutiny; and Investment Adviser Due Care Standards. Presented at Financial Planning Association of Minnesota Regional Conference for Financial Planning Association of Minnesota, Minneapolis, MN (Oct. 2017)

New DOL Rule: Fiduciary Standards for Advisors. for FPA of Southwest Florida, Fort Myers, Florida (Oct. 2017)

IRA Rollovers under the DOL Fiduciary Rules; and Varying Standards of Conduct Under State/Federal Laws. Presented at FPA of Southwest Ohio Symposium for Financial Planning Association of Southwest Ohio, Cincinnati, Ohio (Sept. 2017)

Department of Labor Fiduciary Rulemaking. Presented at Chapter Meeting for FPA Kentuckiana, Louisville, KY (August 2017)

Preparing for the CFP Board's New Standards. Presented at FPA of Tampa Bay / CFP Proposed Standards Symposium for Financial Planning Association of Tampa Bay (FL), Tampa, Florida (July 2017)

Panelist, Examining Implications of the DOL Fiduciary Rule. Presented at Financial Planning Association Advocacy Days for Financial Planning Association, Washington, DC (June 2017)

In Search of Portfolio Management Standards: ERISA vs. State Common Law. Presented at fi360 National Conference for fi360, Nashville, TN (May 2017)

Around the Horn: Roundtable Discussion Among MarketCounsellors. Presented at MarketCounsel 2016 Summit, Miami Beach, Florida (December 2016)

Deconstructing the Fiduciary Rule: A Conversation with Tim Hauser and Ron Rhoades. Presented at Financial Planning Association BE (National Conference) for Financial Planning Association, Baltimore, MD (Oct. 2016)

Compliance with the U.S. Department of Labor Fiduciary Rules. Presented at Fall Fiduciary Day for FPA of Oregon and S.W. Washington, Portland, Oregon (Sept. 2016)

Served as Panel Moderator at The Institute for the Fiduciary Standard's "Launch of the Campaign for Investors," at the National Constitution Center, Philadelphia, PA. Panelists included Asst. Secretary of the U.S. Department of Labor Phyllis Borzi, and the CEO's of two financial services firms (May 2016)

"Reducing Your Risks in the New Fiduciary Era"

- \* FPA of Puget Sound (Feb. 2016)

- \* Wright State University L.I.F.T. Conference (for financial planners, students) (March 2016)

"The DOL's Transformational Conflict of Interest (Fiduciary) Rule" – Financial Planning Association of Puget Sound (Feb. 2016)

"Advanced Issues in Financial Planning," (5-hour CE conference) to a registered investment adviser firm, Kentucky (Nov. 2015)

"10 Things CPAs Should Know About Financial Planning," for Gordon Ford College of Business Symposium for CPAs (Oct. 2015)

"Fiduciary Law and Compliance for Financial Advisors." Presented to students in the Personal Financial Ethics course attending Kansas State University (Oct. 2015)

Panelist at the Institute for the Fiduciary Standard's "2015 Fiduciary September Forum," New York City, in which I discussed and debated the SEC's history in the application of the Investment Advisers Act of 1940 (September 2015)

Testimony to U.S. Department of Labor, regarding its "Conflict of Interests" Proposed Rule (August 2015)

Presenter to Financial Planning Association's Advocacy Directors (discussion of how to influence the regulatory climate in D.C.), at the FPA Chapter Leaders Conference, Denver, Colorado (Nov. 2014)

"Industry Update," Financial Planning Association of Central New York, Syracuse, New York (Oct. 2014)

Panelist, "The Academics' View," TD Ameritrade and the Institute for the Fiduciary Standard's "Fiduciary Summit," Washington, DC (September 2014)

Co-Presenter, "How NAPFA Can Aid Your Program," Certified Financial Planner Board of Standards' Registered Programs Conference, Washington, DC (August 2014)

"Industry Update," Financial Planning Association of the Southern Tier (June 2014)

"Industry Update," Financial Planning Association of Rochester (April 2014)

Guest speaker, 7FigureAdvisor Summit, Syracuse, NY (April 2014)

"Industry Update," Financial Planning Association of Southern Wisconsin (February 2014)

Panelist, MarketCounsel Compliance Summit, Las Vegas, NV (Dec. 2013)

Panelist, Tamar Frankel Fiduciary Prize Symposium, *A Discussion of the 50th Anniversary of SEC vs. Capital Gains Research Bureau*, The National Press Club, Washington, DC (Dec. 2013)

Panelist, The Roosevelt Institute's and Americans for Financial Reform's *Financial Reform Report*, Kennedy Caucus Room, Russell Senate Office Building, Washington, DC (Nov. 2013)

Speaker, Financial Planning Association Large Firms Conference, "Proposed New Paradigm for Large Dual Registrant Firms," Orlando, FL (Nov. 2013)

Texas Tech Financial Planning Graduate Program, "Regulation of Financial Planners & Fiduciary Duties" (guest lecturer for a 3-hour Masters' degree program class, via video conference) (Nov. 2014, Nov. 2013 and Nov. 2012)

Panel Discussion Facilitator re: DOL Fiduciary Rulemaking and Its Impact on Asset Managers and Financial Advisors, Capturing IRA Rollover Summit, Boston, MA (Oct. 2013)

Participant and Discussion Leader, Bob Veres Summit on the Future of the Financial Planning Profession, Dallas, TX (Sept. 2013)

Presenter on behalf of The Roosevelt Institute, Presentation to Senate/House Staff on Financial Services Reform, Washington, D.C. (Nov. 2013)

Presenter on behalf of AARP, presentations to U.S. Senate and U.S. House of Representatives staff on DOL Fiduciary Rulemaking, Senate and House conference rooms, Washington, DC (July and Sept. 2013)

Keynote Speaker, Garrett Planning Association Annual Conference (July 2013)

Speaker and Panelist, Fi360 National Conference (April 2013)

Panelist, TD Ameritrade National Conference, Chicago, IL (Jan. 2013)

Speaker and Panelist, Fi360 Conference, San Antonio, TX (May 2011)

Speaker, NAPFA National Conference, Salt Lake City, Utah (May 2011)

Speaker, NAPFA Practice Management & Investments Conference, Brooklyn, NY (October 2011)

Instructor, "Creating or Improving Your Form ADV Part 2 Disclosures," Financial Planning Association Virtual Conference (January 2011)

Speaker, "What Will Happen Next in Washington, D.C. – Fiduciary Standard for BDs? FINRA as SRO for RIAs?" Financial Planning Association of Miami-Dade (January 2011)

Instructor, “Preparing Your New Form ADV, Part 2,” Financial Planning Association and NAPFA webinars (September and October 2010)

Speaker, “Fiduciary: Are You One and What Does It Mean,” Estate Planning Council of St. Louis (September 2010)

Panelist, Certified Financial Board of Standard, Inc.’s Annual Firm Meeting, New York, NY, “Understanding the Fiduciary Duty of Financial Advisors” (2009)

Panelist, MarketCounsel Forum, Princeton, NJ (“Financial Services Reform”) (2009)

Instructor, North American Securities Administrators Association Investment Adviser Examiner Training Program (2009, 2008)

Coordinator and Host, NAPFA Annual Conference Pre-Conference (“Putting It All Together: Fiduciary Duties and Compliance”) (2009)

Keynote Speaker, Investment Adviser Compliance Seminar (Topeka, KS) (“The Fiduciary Duty of Loyalty: Conflicts of Interest and Disclosures”) (2009)

Panelist, *Fiduciary Focus: Brokers, Advisers, and Investors*, North American Securities Administrators Association Annual Conference, Seattle, WA (2007)

Speaker, *Ron’s Fiduciary Top 30*, to the Financial Planning Association of Central Florida, Orlando, FL (2007)

Panelist, *Preemption, Broker-Dealer Rule and Other Industry Issues*, North American Securities Administrators Association Public Policy Conference, Washington, DC (2005)

Speaker, *Roth IRA Conversion Planning*, Florida Soc. of Prof. Accountants, Cocoa Beach, FL (1997)

Ron has also been a guest speaker for hundreds of presentations to consumers on issues involving investments, financial planning, tax planning, estate planning, and risk management planning.

## PUBLISHED BOOKS AND BOOKLETS

*Applied Investments*, instructional materials developed and made available to my students via Perusall learning platform (Fall 2022 through Fall 2023)

*Personal Finance*, instructional materials developed and made available to my students via Thinkific learning platform (Fall 2020) and then on the Perusall learning platform (Spring 2021-Fall 2022, Fall 2023), shared for use by other WKU professors and for use in dual credit classes, to avoid textbook costs for students (both at WKU, and dual credit high school students)

*Business Law I: Text and Practice Questions* (2013, 2014, 2015) (This 359-page textbook contains original work by Ron A. Rhoades, as well as the prior work of other authors obtained under a Creative Commons Attribution-NonCommercial-ShareAlike 3.0 License. It was provided to Business Law I students at no charge).

*Choose to Succeed in College and in Life: Continuously Improve, Persevere, and Enjoy the Journey* (2014) (provided at no cost to students at Alfred State)

*My Success Journal* (2012) (provided at no cost to students at Alfred State)

*ScholarFi’s Annotated Form ADV Part 2 - Investment Adviser Disclosures: The Law and Forms* (Jan. 2011)

*Applying The Seven Secrets of Investing* (2006)

*The Seven Secrets of Investing* (2005; republished in 2011)

*The Science of Investing: How To Utilize Academic Research To Reduce Risks and Enhance Returns* (2003)

*Estate Planning For The Florida Resident: Questions And Answers* (1995)

## PEER-REVIEWED ARTICLES

“The DOL’s Conflict of Interest Rule, BICE’s Impartial Conduct Standards, and the Evolution of the Financial Planning Profession,” *Journal of Financial Planning* (Aug. 2016)

“The Attorney as ‘Complete Advisor’: Fiduciary Ancillary Business Models,” *Florida Bar Journal* (Feb. 2005)

## CONTRIBUTIONS TO BOOKS

*The Fiduciary Standard and the Dodd-Frank Act: An Elegant Return to a Centuries Old Principle*, published as part of AN UNFINISHED MISSION: MAKING WALL STREET WORK FOR US (The Roosevelt Institute, Nov. 12, 2013)

## OTHER PUBLISHED ARTICLES, PAMPHLETS AND POSTS

Columnist for *RIABiz* (2010-current) – “One-Man Think Tank” column (dozens of articles addressing topics such as the fiduciary standard of conduct, due diligence, and risk management for registered investment advisers) ([www.riabiz.com](http://www.riabiz.com); some of these articles are republished at Forbes.com). Recent articles include:

“Ron Rhoades tells Ira Hammerman that his response on SIFMA’s behalf failed to address the ‘undeniable’ threat of boycotts” (June 20, 2019)

“Broker-dealers’ new tactic – threatening to quite states altogether – to thwart local fiduciary rules for advisors sure looks like blatant misuse of power” (June 18, 2019)

“Will the S.E.C. aid and abet fraud in 2019? A fictionalized grilling of Jay Clayton under truth ether reveals the perils” (Dec. 27, 2018)

“In letter to RIABiz, Ron Rhoades reacts to the ardent DOL rule detractor commandeering the White House microphone” (July 21, 2017)

“The short scoop on Wall Street’s claim that the DOL rule is too long” (July 19, 2016)

“Part II: Tick, tick ... How FINRA tramples on ‘settled’ principles of the Supreme Court, and even Adam Smith, in its sanctification of two-hatted advice” (Feb. 1, 2016)

“Tick, tick, tick ... FINRA rewrites ‘culture,’ ‘conflicts of interest’ and ‘ethics’ into a farcical ‘best interests’ code after DOL drops a bomb on its suitability ethos” (Jan. 29, 2016)

“Why Wall Street’s DOL killer threat -- that ‘millions’ of IRA investors will go unadvised under new rules -- is hogwash” (June 8, 2015)

*(Approximately 30 other articles by me were published by RIABiz between 2010 and June 2015)*

Scholarly Financial Planner Blog (2012-2020), replaced by the Professor Money Bear blog ([www.ronrhoades.com](http://www.ronrhoades.com)) in Jan. 2021 (combined total of well over 200 blog posts). Providing insights to

practitioners on the application of fiduciary standards of conduct, investment strategies, market valuations, and certain financial planning topics.

Advisor Perspectives, Sept. 29, 2020 – “Thoughts on Regulatory and Other Reforms in 2020 and Beyond”

Advisor Perspectives, Dec. 24, 2019 – “A Regulatory Wish List for 2020”

Advisor Perspectives, May 22, 2019 – “The Fateful Choice Facing CFP Fiduciaries”

Advisor Perspectives, March 18, 2019 – “How SIFMA, FSI, FINA and the SEC Conspired to Doom the Advisory Profession”

Internet, Scholarly Financial Planner Blog (2018) (4 article postings). Providing insights to practitioners on the application of fiduciary standards of conduct.

Internet, Scholarly Financial Planner Blog (2017) (25 article postings). Providing insights to practitioners on the application of fiduciary standards of conduct.

Internet, Triumph in College Blog. (2016) (22 article postings). – a blog suggesting a 14-week program freshmen college students (or other students) can follow to propel them to success in college and in life.

“Congressional and Legal Challenges Won’t Stop the DOL Fiduciary Rule,” *Advisor Perspectives* (July 12, 2016)

White Paper, The DOL Final Rule, prepared on behalf of the American Institute of Certified Public Accountants (AICPA), and made available to its members (April 2016)

Does a Fiduciary Dystopia Await Industry?” *Financial Planning* magazine (2015)

Blogger, *Scholarly Financial Planner* blog (2012-2016) ([www.scholarfp.blogspot.com](http://www.scholarfp.blogspot.com))

- 161 article postings from 2011 through 2015
- Over 50,000 page views every year
- Named one of the “Financial Planners Every Investor Should Follow on Twitter” by Shauna O’Brian, Dividend.com (Oct. 2014)
- Named one of the “RIABiz top 10 industry blogs” (Jan. 2014)
- Named one of the “Top 10 Most Influential” blogs in article in *Financial Planning* magazine (March 2013)
- Named 36<sup>th</sup> “most social financial advisor” by BrightScope (May 2014)

Blogger and “Thought Leader” for Advisor Perspectives’ APViewpoint (Jan. 2014-current)

“The Fiduciary Standard of Conduct: Similarities in Application to Lawyers and to Those Providing Investment Advice,” co-authored with Steven G. Blum, J.D., Ed.M., LL.M. (Sept. 2010) (included with papers submitted by The Committee for the Fiduciary Standard to the U.S. Securities and Exchange Commission)

“Common Sense Redux” (July 2013)

“Common Sense III” (August 2010)

“I am a Fiduciary Financial Advisor,” *Advisor Perspectives* (Nov. 3, 2009)

“SIFMA’s Proposed ‘New Federal Fiduciary Standard’: Consumer Protection ... or ‘A Wolf in Sheep’s Clothing’?,” *Advisor Perspectives* (July 21, 2009)

*Fiduciary Duties: What Policymakers and the Public Need to Know*, BrokeAndBroker.com (June 22, 2009)

“The SEC’s New Failure to Protect Investors,” *Sr. Consultant* article (Jan/Feb. 2005)

*How the Large Modern Financial Services Firm Can Better Complete as Financial Advisors and Clients Migrate to a Fiduciary Business Model* (white paper, Dec. 2009, presented at CFP Board’s Large Firms Conference, New York, NY)

*Fiduciary Duties: The “Great Debate”* (white paper presented at MarketCounsel summit, Oct. 2009)

*Breach of Fiduciary Duty* (course materials chapter, presented at NASAA IA Examiner Training, Aug. 2009)

*How to Build a “World-Class” Compliance System* (June 2009), co-authored with Tiffany Rhoades, materials presented at NAPFA Fiduciary Duties and Compliance Conference

*Understanding Fiduciary Duties* (June 2009), presented at NAPFA Fiduciary Duties and Compliance Conference

*Estimating the Total Fees and Costs of Stock Mutual Funds* (April 2009) (white paper)

*Common Sense II* (Jan. 2009) (pamphlet, republished by *Advisor Perspectives*)

*What are the Specific Fiduciary Duties of Financial Advisors?* (White Paper, Jan. 2008)

*Common Sense* (July 2007) (published at FiduciaryNow.com, and republished by *Senior Consultant*, a publication serving the investment management consulting industry)

*Financial Intermediaries: Opportunities to Enhance Standards of Conduct* (Proposal, Circulated to leaders of the financial planning community, April 2007)

*Lessons from Behavioral Science: The Effectiveness of Disclosures Provided to Clients of Financial Intermediaries* (Memorandum, addendum to FPA Fiduciary Task Force Final Report, Jan. 2007)

*Examining Best and Worst Case Scenarios with Hypothetical Portfolios* (short paper, November 2005)

*The ‘Fatal Flaw’ of Many Index Funds and Exchange-Traded Funds* (short paper, May 2005)

*Reduction of Market Risk Using a Value, Small-Cap Tilted Portfolio* (white paper, February 2005)

*Stock Market Downturns and the Desire to Flee* (short paper, August 2004)

*The Florida Prudent Investor Rule: What Every Judge Should Know and Ask* (white paper, May 2004)

Ron A. Rhoades has also assisted numerous industry organizations in their submission of comment letters to the U.S. Securities and Exchange Commission and other agencies, and submitted his own comment letters. Ron has also written well over 100 additional published articles in local newspapers, such as the *Citrus County Chronicle*, *Meadowcrest News and Views*, and various other community publications. He is also the author of nearly all of the articles in Joseph Capital’s *From the Research Desk* and *Wealth Perspectives* newsletters (2002 to 2011).

## PUBLICATIONS QUOTING RON

Ron has been frequently quoted in consumer and financial planning industry publications in recent years on a broad variety of issues: *Fortune*, *Forbes* and *Newsweek* magazines, *Barron’s*, *The Washington Post*, *Kiplinger’s Retirement Report*, *Financial Planning*, *Investment Adviser*, *Wealth Manager*, *On Wall Street*, *Investment News*, *Registered Rep*, *IAWeek*, *AdvisorOne*, *Compliance Reporter*, and other publications and blogs.

(The following listing summarizes May 2011 through Oct. 2022 only, in reverse chronological order)

Dan Cupkovic, “Why American Investors May Be Biased Toward U.S. Equities” (*Forbes*, Oct. 18, 2022)

Lisa Shidler, “SEC 12b-1 Fee, Custody Rules Likely Out by Year-End (ThinkAdvisor, Sept. 9, 2022)



Medora Lee, “Financial Advisor or wealth manager? What you need depends on how much you have (USAToday, Aug. 24, 2022)

Lisa Shidler, “Vanguard, American Express INVEST deal hits a wall ....,” RIABiz (April 27, 2022)

Melanie Waddell, “Rhoades, Borzi: What to Expect from Consumer Advocate Barbara Roper at the SEC,” ThinkAdvisor (August 26, 2021)

Melanie Waddell, “What’s on Gary Gensler’s To-Do List?,” ThinkAdvisor (Feb. 21, 2021)

Melanie Waddell, “Fiduciary Advocates Call for Renaming SEC’s Reg BI,” ThinkAdvisor (Jan. 28, 2021)

Mark Scheff, “Fiduciary Advocates urge SEC to rename Reg BI, eliminate broker conflicts,” InvestmentNews (Jan. 26, 2021)

Brooke Southall, “RIAs recated to the ‘lawless rioting and acts of domestic terrorism ....,” RIABiz (Jan. 8, 2021)

Lisa Shidler, “Dodging ridicule and winning ‘wary’ support, the College of Financial Planning will accredit advisors who learn to convince investors to take their advice seriously” (RIABiz, Nov. 24, 2020).

Greg Iacurci, “It’s lega to give bad financial advice. New SEC protections may not help much” (CNBC, Oct. 29, 2020)

David Sterman, “Ron Rhoades Minces No Words,” RIAIntel (Sept. 28, 2020)

Lisa Shidler, “Trump Administration ‘Ramrodding’ DOL Rule” (RIA Biz, Sept. 3, 2020)

Tracey Longo, “DOL Threatened with Industry Lawsuits During First Day of Fiduciary Hearings” (FA News, Sept. 3, 2020)

Sandra Block, “Find a Financial Advisor You Can Trust,” Kiplinger’s Personal Finance (June 5, 2020)

Ann Marsh, “100+ canceled internships threaten planning careers, industry talent pipeline,” Financial Planning (April 23, 2020)

Ann Marsh, “CFP Board yanks fee info from website,” Financial Planning (March 5, 2020)

Kerry Pechter, “Why Eight States are Suing Over Reg BI,” Retirement Income Journal (Sept. 12, 2019)

Diana Britton, “Legal Scholars Warn Reg BI Lowers the Standards for RIAs” (Aug. 16, 2019)

Dan Moisand, “Attracting young financial planners” NAPFA Advisor (August 2019)

Eileen Ambrose, When to Fire Your Advisor, Kiplinger’s Personal Finance (July 3, 2019)

Chicago Tribune, July 19, 2019 – “Signs it’s time to ditch your financial adviser”

Robert Powell, Relationship Rules for Investors and Their Advisers, TheStreet (Retirement Daily) (June 26, 2019)

The Wall Street Journal, June 15, 2019 – “Confused About Financial Advisers? You’re Not Alone”

Barron’s, June 28, 2019 – “Week’s Best: Reg BI Under Attack”

Barron’s, June 24, 2019 – “Critic Calls Reg BI a ‘Fraud’”

Retirement Daily, June 26, 2019 – “Relationship Rules for Investors and their Advisors”

MarketWatch, June 25, 2019 – “The fiduciary rule is officially dead. What its fate means to you”

Financial Planning (magazine), June 20, 2019 – “Fiduciary no more? What RIAs can tell clients after new rule”

Financial Planning (magazine), May 31, 2019 – “Daunting but doable: How to get students to consider a financial planning career”

InvestmentNews, May 28, 2019 – “SEC to tackle thorny topic: How Much Advice Brokers Can Give Without Being an Advisor”

Advisor Perspectives, Jan. 30, 2019, “Tributes to Jack Bogle”

InvestmentNews, Feb. 15, 2019: “SEC Regulation Best Interest allows harmful broker practices, state regulators say”

CityWire, “SEC best interest rule sparks identity crisis for some advisors” (Nov. 13, 2018)

Financial Advisor IQ, “RIAs Threaten Lawsuit Over SEC’s Best Interest Rule”

Financial Advisor (magazine): “RIA Anger Builds Over SEC’s Best Interest Proposal; Lawsuit Expected”

Financial Planning: List 'Rubbish': Advisors, firms trade barbs over SEC's best interest rule (8.14.2018)

MarketWatch: The Fiduciary Rule is Officially Dead. What its fate means to you. (3.16.2018)

InvestmentNews: Fiduciary advocates disagree SEC advice rule harmonizes standards (5.4.18)

ThinkAdvisor: Ron Rhoades Sees Grim Fiduciary Rule Future (11.28.2017)

Chicago Tribune: Investing: Getting advice from a broker (11.20.17)

Financial Planning: In new fee-only crackdown, CFP Board punishes 6, lets 100s off hook (10.16.17)

RIABiz: Michael Kitces attacks CFP Board ... (Sept. 2017)

Other quotes in 2017-2018 in CNBC (2x), MarketWatch, Financial Planning, ThinkAdvisor, AARP News.

Ron was quoted over 25 times from August 2015 through December 2016 in: Barron's (weekly newspaper), The Wall Street Journal (newspaper), Investors Business Daily (newspaper), International Business Times (newspaper), Financial Planning (magazine), Financial Advisor (magazine), InvestmentNews (online and print newspaper), ThinkAdvisor (online), Politico (online), Advisory Perspectives article by Bob Veres (online), Employee Benefit Advisor (online), BenefitsPro (online), FiduciaryNews (online), RIABiz (online), Advisor Insight (online), Wealth Management (online), NASDAQ.com (online), Financial Advisor IQ (online), BellTel Retiree (online), On Wall Street (online and print)

Internet, Podcast, IBM Wealth. (September 2016) Interviewed on podcast for IBM wealth, on impact of fiduciary regulation, changes in financial services, and the increased need of software use to detect fraud.

Newspaper, The Wall Street Journal. (April 2016).

"Ask the Experts" - three articles appearing in The Wall Street Journal on the Labor Department's Conflict of Interest Rules

Radio, Bloomberg Radio. (January 2016).

Interviewed by Barry Ritzholz for a segment of his "Masters of Business" radio show and podcast. Discussion included the impact of the fiduciary standard on financial services, developments affecting business models, and more.

May 25, 2016, Bob Clark, “DOL’s Best Interest Standard May Be Tougher Than It Looks,” *ThinkAdvisor* (online magazine) (Ron extensively quoted)

May 16, 2016, Ann Marsh, “Fiduciary Leaders want new tool to screen advisers,” *Financial Planning* magazine (online edition) (Ron’s presence as scheduled speaker at conference noted: “fiduciary advocate Ron Rhoades, head of the financial planning program at Western Kentucky University”)

April 27, 2016, Karen Damato, “Fiduciary Q&A: Must Conflicts Be Avoided or Just Disclosed?” *The Wall Street Journal* (Ron one of several experts who responded to questions posed)

April 27, 2016, Karen Damato, “Fiduciary Q&A: Will the New Rule ‘Bleed Over’ to Nonretirement Accounts?” *The Wall Street Journal* (Ron one of several experts who responded to questions posed)

April 15, 2016, Karen Damato, “The New Fiduciary Rule: Ask the Experts” *The Wall Street Journal* (Ron one of several experts who responded to questions posed)

April 7, 2016, “The 5 DOL Fiduciary Rule Experts Every RIA Firm Should Follow” – blog post by *RIA in a Box* (investment adviser compliance consulting firm) (Ron named as one of the five experts)

April 6, 2016, “Fiduciary Rule’s Effects on Small Business are Unclear” - April 5, 2016, Marianne Levine and Patrick Temple-West, “Obama’s Wall Street rule seeks solace for hard-to-find victims” – *Politico* (Ron quoted)

April 6, 2016, Ann Marsh, “Fiduciary Rule Expected to Spur Industry Upheaval,” *Financial Planning* magazine (online edition) (Ron quoted)

April 6, 2016, Ann Marsh, “Expect Close Monitoring During Fiduciary Rule Implementation,” *Financial Planning* magazine (online edition) (Ron quoted)

April 5, 2016, John Waggoner, “DOL rule could help small company retirement plans,” *InvestmentNews* (Ron quoted)

April 3, 2016, Ann Marsh and Andrew Welsch, “Fiduciary Rule to Be Announced Wednesday, Sources Confirm,” *Financial Planning* magazine (online edition) (Ron quoted)

March 15, 2016, Suleman Din, “FINRA Vows Close Oversight of Digital Advice Tools,” *OnWallStreet* magazine (online edition) (Ron quoted)

March 8, 2016, “BellTel Retiree – Spring 2016 – Association Pushes Feds on Pension Fiduciary Conflict Rule,” online blog for BellTel retirees (Ron quoted)

February 18, 2016, Bruce Shuton, “Six Steps for thriving in a tougher fiduciary climate,” *Employee Benefit Advisor* (online edition) (Ron’s blog quoted)

Jan. 19, 2016, Bloomberg Radio (Ron interviewed by Barry Ritzholtz): “Masters In Business” series; also reposted as extended podcast on YouTube and other forums. See <http://www.bloombergvew.com/articles/2016-01-19/ron-rhoades-finra-critic> for link to podcast.

Dec. 22, 2015, Bob Veres, “The Case Against Wall Street,” *AdvisorPerspectives* (Ron’s prior column regarding FINRA referenced)

Nov. 18, 2015, Chris Carosa, “Broker-dealer advisors at historic crossroads,” *BenefitsPro* (Ron’s prior interview with *FiduciaryNews* referenced)

November 17, 2015, Chris Carosa, “Exclusive Interview: Ron Rhoades Threatens to Oppose Any Weakening of Fiduciary Standard,” *FiduciaryNews*

November 16, 2015, Ted Knutson, “Should Roboadvisor Computer Programs Be Held to Fiduciary Standard? Sometimes Say Experts,” *Financial Advisor* magazine (online edition) (Ron quoted)

September 18, 2015, Moshe Milevsky, “Crash Course: Best Back-to-School Books for Advisors,” *Financial Planning* magazine (online version) (Ron quoted)

September 15, 2015, Adelia Cellini Linecker, “Create a Financial Plan That Grows With You,” *Investors Business Daily* (Ron quoted)

September 10, 2015, Owen Davis, “Should Investment Advisers Work in Your Best Interests Or Their Own? Wall Street Battles Washington Over the Fiduciary Standard,” *International Business Times* (Ron quoted)

September 3, 2015, Joel Bruckenstein, “DoL Fiduciary Proposal: How Tech is a Game Changer,” *Financial Planning* magazine (online edition) (Ron quoted)

June 29, 2015, “What Makes an Advisor Blog Breat?” – *ThinkAdvisor* (online) (Ron’s blog, ScholarFP, mentioned as one of several popular with financial advisors)

May 10, 2015, Robert Powell, “What retirement savers need to know about the fiduciary rule,” *MarketWatch* (Ron quoted)

Nov. 1, 2014, Maddy Perkins, “35 Great Schools for Financial Planning,” *Financial Planning* magazine (Alfred State listed as one of the 35 schools; Ron quoted)

Oct. 1, 2014, Bob Veres, “Failed Experiment at the SEC,” *Financial Planning* magazine

Sept 29, 2014, Paula Vasan and Andrew Coen, “The PIMCO & Gross Breakup: What Advisors Need to Know,” *On Wall Street* (online edition)

August 19, 2014, Bob Veres, “Failed Experiment at the SEC,” *Financial Planning* (online edition)

August 19, 2014, Steven G. Bloom, “Legal Duties of Financial Advisors,” *Negotiating Truth* (blog)

June 30, 2013, Michael Finke, “The Search for Better 401(k) Advice,” *AdvisorOne* (online publication)

May 2014, Megan Leonhardt, “Planners on Campus,” *Wealth Management* magazine

April 22, 2013, Christopher Caraso, “Is Famed Fiduciary Advocate Ron Rhoades Ready to Concede Defeat?,” *FiduciaryNews* (online publication)

April 13, 2013, “Fidelity’s Attack on Fiduciary Standard ‘Unsupported, Ill-Conceived,’” *Financial Planning* magazine (online edition) (Ron’s commentary posed in “Sounding Off” section)

March 31, 2014, Melanie Waddell, “White, Borzi and Legislators Focus on Fiduciary,” *Investment Advisor* (online edition)

March 31, 2014, Congresswoman Gwen Moore (WI-4<sup>th</sup> District), “White, Borzi and Legislators Focus on Fiduciary” (online newsletter)

March 11, 2014, Paula Vasan, “Advisors Express Doubts on Vanguard’s Actively Managed ETF Push,” *Wealth Management* (online edition)

March 2014, Laura Paglia, Canadian Securities Administrators Consultation Paper 33-403: Standard of Conduct for Advisors and Dealers: Exploring the Appropriateness of Introducing a Statutory Best Interest Duty When Advice is Provided to Retail Clients (the “CP 33-403”) (Ron’s July 5, 2013 comment letter to SEC cited)

February 25, 2014, Tom Coyle, “Success as a New Fiduciary Starts at the Top,” *FinancialAdvisorIQ* (online edition)

January 22, 2014, John Kiernan, Ask the Experts: How Can We Improve Financial Literacy in the U.S.?" *CardHub.com*

January 7, 2014, Christopher Caroasa, "Compliance Headaches Coming for 401k Plan Sponsors Due to New Fiduciary Regs in 2014?," *Envisage* (blog)

Dec. 18, 2013: Dina Hampton, "10 most-read RIABiz stories of 2013 and why you couldn't resist them," *RIABiz* (Ron's article, "X-Ray ..." listed as 9th most popular article).

December 11, 2013, Kenneth Corbin, "Fiduciary Standard Getting Watered Down?" – *Financial Planning* (online edition)

Dec. 11, 2013, Megan Leonhardt, "Investment Advisors up Against Odds with Future Rules," *Wealth Management* (online edition/blog)

Sept. 20, 2013, Jason Zweig, "Decoding 'Fee-Only': Sometimes It Isn't What You Think," *Wall Street Journal*

Sept. 16, 2013, Paula Vasan, "Advisor Headcount to Shrink Through 2017, Cerulli Predicts," *Financial Planning*

July 9, 2013, "15 power Tweeters every adviser should know - Michael Kitces shares his comprehensive list of Twitter users advisers must follow," *InvestmentNews*

June 1, 2013, "Fiduciary Standard Debate Heats Up," *OnWallStreet*

May 30, 2013, Paula Vasan, "Many Clients Lost Without Financial Planners" *Financial Planning* magazine

May 22, 2013, Andy Gluck, "Are Brokers Fiduciaries, Even Though They Accept Commissions? Yes, Says Financial Advice Ethics Expert Ron Rhoades," *Advisors4Advisors.com*

May 19, 2013, Andy Gluck, "Pamphlet For A Single Fiduciary Standard For Financial Advisors Could Be Recalled As A Seminal Document When The History Of The Profession Is Written Decades From Now," *Advisors4Advisors.com*

May 9, 2013, Jason M. Breslow, "How Do You Know Which Financial Adviser to Trust?," *Frontline*

April 12, 2013, Mat Ackerman, *Financial Planning* magazine (in its online blog): "Sounding Off: Fidelity's Attack on Fiduciary Standard 'Unsupported, Ill-Conceived'"

April 7, 2013, Mark Schoeff, Jr., "Rollover conflicts a task for advisers," *InvestmentNews*

April 1, 2013, Diana Britton, "The New Face of The Fiduciary," *Wealth Management* magazine

March 28, 2013, Robert Powell, "Housing, health-care costs are retirement killers: Plan now to manage these expenses later," *MarketWatch*

March 25, 2013, Paula Vason, "10 Influential Blogs for Financial Advisors," *Financial Planning* magazine

March 15, 2013: Stephanie Carter, "A 'Tougher' FINRA?" *Wealth Management.com*

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March 1, 2013: Melanie Waddell, "Ketchum's Big SRO Omission," *Investment Advisor*

Feb. 14, 2013: Megan Leonhardt and Diana Britton, "SEC to Move on Fiduciary Standard in Next Two Months," *WealthManagement.com*

Feb. 7, 2013: Melanie Waddell, "FINRA, Floundering in House, Quietly Shifts SRO Efforts to Senate," *AdvisorOne*

Feb. 3, 2013: Dan Jamieson, "Fiduciary duty has legs but adviser SRO lame," *InvestmentNews*

February 1, 2013: Diana Britton, "The Department of Labor is most likely to put a stake in the ground first on a fiduciary proposal in July, and it could highly influence what the SEC's standard looks like," *WealthManagement.com*

February 1, 2013: Don Jamieson, "Fiduciary proposal seen coming, adviser SRO seen slipping into oblivion," *Investment News*

January 3, 2013: Melanie Waddell, "Fiscal Cliff Deal: The Good, the Bad and the Ugly," *AdvisorOne*

December 19, 2012: Melanie Waddell, "Three Washington Heavyweights to Drive Advisor Agenda in '13," *AdvisorOne*

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December 5, 2012: Lisa Gray, "NAPFA Makes The CFP® Designation A Requirement For Membership; Does That Decision Match Up With NAPFA's Mantra To Uphold The Fiduciary Standard?" *Advisors4Advisors.com*

December 5, 2012: "The once underrespected CFP gets a lift after Merrill Lynch and now NAPFA make it central for newbies," *RIABiz.com*

December 4, 2011: "NAPFA's CFP-only move puts CFP Board in hot seat - Critics claim group's standard not rigorous enough; others applaud focus on single designation," *InvestmentNews*

November 13, 2012: Robert Powell, "Retiring on the edge of the fiscal cliff," *MarketWatch*

November 4, 2012: "Ron Rhoades, A Leader In The Fiduciary Movement, Says CFP Board Chairman Alan Goldfarb Did The Right Thing By Resigning," *Advisors4Advisors.com*

October 19, 2012: Chris Gay, "How the Election May Influence the Investment Advice You Get," *U.S. News & World Report*

September 26, 2012: Mark Schoeff Jr., "SIFMA, fiduciary advocates mix it up at forum," *InvestmentNews*

August 2, 2012, Robert Powell, "Advisors Have Only A Handful Of 'Must Read' Websites And Blogs For Technical And Practice Management News And Information," *Advisors4Advisors.com*

July 12, 2012: "Advisors React to FINRA's New Suitability Rule; Problems Likely For Dually Registered Advisors," *Advisors4Advisors.com*

May 29, 2012: Kelly O'Mara, "Duane Thompson says Bachus bill will croak in Congress but others see danger aplenty," *RIABiz*

Feb. 2, 2012: *AdvisorOne* – "Three Conflicts of Interest 401(k) sponsors must avoid"

January 31, 2012: *Fiduciary News* – "Exclusive Interview with Ron Rhoades: Revenue Sharing – Two Hats are Worse than One." Re-published in "*BenefitsPro* – the pulse of the benefits community" (2/2/2012)

January 1, 2012: *NAPFA Advisor* magazine – "In the Limelight"

December 12, 2011: *Wall Street Journal* – "What's Next? The Outlook for 2012"

November 1, 2011: *NAPFA Advisor* magazine – "PM&I Welcomes Students From Alfred State College"

October 27, 2011: *AdvisorOne* – "NAPFA Hosts Student Scholarship Winners at Brooklyn Conference"

Sept. 16, 2011: *Registered Representative* – "RIA Interest in Financial Planning Grows, Industry Data Suggest"

Sept. 1, 2011: *MarketWatch* –The Wall Street Journal – “How to create financial security in retirement” This article was re-published on the *SmartMoney* web site Sept. 2, 2011, and on other sites.

August 18, 2011 – *Forbes.com* - “10 Signs of a Bad Investment Advisor, Part II.” This article was re-published at CNBC (Suze Orman); Bankrate.com; WealthFront.com; VeteransToday.com; SeekingAlpha.com; InvestmentofBank.com; and many other web sites and blogs.

May 6, 2011: *AdvisorOne* – “The Tamar Frankel Fiduciary of the Year Award Goes To ... Ron Rhoades, scholar, RIA, advocate for investors and member of the IA 25”

May 1, 2011: *Investment Advisor* magazine – “The Investment Advisor Top 25”