



WILLIAM R. VERHAGEN
CFP[®], CPA, CFS, CLU[®], ChFC[®], CASL[®], RICP[®]

PROFESSIONAL BIOGRAPHY

Education and Credentials

Retirement Income Certified Professional[®]

- The American College - Bryn Mawr, Pennsylvania (November, 2019)

Chartered Financial Consultant[®]

- The American College - Bryn Mawr, Pennsylvania (August, 2008)

Chartered Advisor for Senior Living[®]

- The American College - Bryn Mawr, Pennsylvania (February, 2007)

Chartered Life Underwriter[®]

- The American College - Bryn Mawr, Pennsylvania (February, 2001)

Certified Fund Specialist

- The Institute of Certified Fund Specialists - La Jolla, California (July, 1991)

CERTIFIED FINANCIAL PLANNER[®] practitioner

- College for Financial Planning - Denver, Colorado (July, 1990)

Certified Public Accountant

- Indiana Professional Licensing Board - Indianapolis, Indiana (January, 1986), Florida License #AC42839

Bachelor of Science in Business with High Distinction

- Kelley School of Business - Indiana University - Bloomington, Indiana (Dec., 1982)

Attended Western Michigan University - Honors College (9/78 to 5/80)

Graduate - West Michigan Christian High School - Muskegon, Michigan (June, 1978)

Prior Experience

- Self-Employed (10/86 to current) - Bloomington, IN and Palm Coast, FL
- McGladrey & Pullen, CPAs – Staff Accountant (12/82 to 9/86) - Elkhart, IN
- Commonwealth Financial Network – Registered Representative (RR) and Investment Advisor Representative (IAR) August, 2018 to current.
- Prior RR and IAR affiliations include New England Securities Corporation (started 10/86), MetLife Securities Corporation (1/15), MSI Financial Services, Inc. (3/16) and MML Investors Services, LLC (7/16). All prior firms were acquired by successor firms on the date indicated.

Licenses and Exams

- Securities - Series 65 Uniform Investment Advisor Law Exam. (Indiana and Florida) (March, 1992)
 - Investment Advisor Representative – Commonwealth Financial Network
- Securities - Series 7 General Securities Representative Exam, CRD #1603551
 - Blue Sky Series 63 (September, 1987)
 - Registered Representative - Commonwealth Financial Network., member FINRA/SIPC
 - Securities Licensed in AL, AZ, CA, CO, CT, DE, FL, GA, ID, IL, IN, KY, MD, MA, MI, MN, MO, NH, NJ, NY, NC, OH, PA, SC, SD, TN, TX, VA, WA, WI
- Indiana Department of Insurance - Health and Life (FL Resident since 2011)
 - Insurance Licensing Exam (July, 1986) License #1801920 / FL #P076724
 - Life/Health Licenses in IN and FL (inquire about others)
- Indiana Professional Licensing Board - Uniform Certified Public Accountant Exam
 - (January, 1986) License #CPO8602222 Indiana / License #AC42839 Florida

Company Affiliations

- Innovative Financial Solutions, Inc. – President and Founder
- Registered Representative and Investment Advisor Representative – Commonwealth Financial Network
- Broker Relationship – approximately 50 life, disability, LTC and annuity insurance companies

Industry Activities

Member -

- Fun Coast Estate Planning Council
- American Institute of Certified Public Accountants
- Florida CPA Society
- Financial Planning Association
- International Academy of Collaborative Professionals

Community & Board Activities

Member -

- Flagler Habitat for Humanity, Palm Coast, FL – Board President
- Junior Chamber of Commerce Flagler County, Palm Coast, FL – Board Member
- Flagler Tiger Bay Club, Palm Coast, FL
- Advent Health 20/20 Society, Palm Coast, FL
- Mayo Clinic Benefactor, Jacksonville, FL

Other Board Positions

Member -

- Belle Terre Business & Professional Condo Association, Inc. – President
- Northlake Condo Development, Inc. – President
- Creekside at Grand Haven Condo Association, Inc. – President
- Marina Del Palma Boat House Association, Inc. – Secretary
- The Estates of Marina Del Palma HOA, Inc. – President

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William Verhagen offers securities and advisory services through Commonwealth Financial Network®, member FINRA/SIPC, a Registered Investment Adviser. Fixed insurance products and services offered through Innovative Financial Solutions, Inc and CES Insurance Agency.