

symposium: STRAIGHT TALK ON SOCIAL SECURITY

Thurs., Feb. 10, 2005
7:30 - 9:00 pm

"A purposeful and disciplined approach to savings and investment planning is a consistent and overwhelming theme that I observe in today's successful retiree. A historical low current personal savings rate; record high consumer debt levels; changes in employer sponsored retirement plans; scandals in corporate America and questions facing our social security system have made this time-tested strategy seem a great deal more complex and convoluted than in years past. For those of us who choose to work in the Financial Services Industry, this amounts to almost a moral imperative that we help our clients see clear of all of these issues and focus on a strategy that will help them get to where they want to be."

Chris Cummins

W. CHRISTOPHER CUMMINS

Chris Cummins is a Field Sales Associate for State Farm Insurance and Financial Services. In his current role he provides direct oversight to over 150 State Farm offices and over 300 associates in the area of Financial Services and Planning throughout the Central and Northern parts of Florida. Chris has over 18 years of Financial Services Industry experience. During this time he has worked with individuals, families,



businesses, public and private institutions in the area of financial planning. In addition, he has completed several rotations of service on the institutional side of the business. In these roles, he helped develop corporate strategies around service and product platforms that are best suited to meet the needs of clients. Over the years he has carried several licenses from the National Association of Security Dealers and the Florida Department of Insurance. In addition, he has earned several industry designations including a Chartered Life Underwriter and Chartered Financial Consultant. He currently is a candidate for Part One of the Chartered Financial Analyst Program through the CFA Institute. He has earned a Bachelors degree from the University of Florida and Masters of Business from the University of Central Florida. Chris has authored several articles on a variety of financial topics and has volunteered his expertise to several public endowments and educational institutions. Chris is happily married and has three teenaged children.