

Speaker Sheet



Denise is CEO of Appleby Retirement Consulting Inc., a firm that provides IRA tools and resources for financial and tax professionals. She has over 17 years of experience in the retirement plans field, which includes providing training and technical consultation to financial, tax and legal professionals.

She has appeared on

- CNBC's "Business News,"
- Fox Business Network, and
- numerous radio shows.

Her extensive knowledge and insight are well respected within the industry. She has been quoted in the Wall Street Journal, Investor's Business Daily, CBS Marketwatch's Retirement Weekly, and other financial publications.

Denise has written over 500 articles on the rules and regulations that govern IRAs and employer-sponsored retirement plans, and has co-authored several books on retirement accounts, including *The Roth IRA Answer Book*, Published by Aspen Publishers.

Denise Appleby, CISP, CRC, CRPS, CRSP, APA

Specializing in helping financial/tax professionals avoid and correct mistakes with IRA transactions.

Speaking Topics Include

- Beneficiary Options for IRAs and Employer-Sponsored Retirement Plans: Designations, Distributions, and Avoiding Traps
- Rollovers Strategies for Asset Consolidation in Retirement Accounts: Rules, Limitations and Exceptions for IRAs and Other Retirement Accounts
- Essential Tips for Saving Taxes and Avoiding Penalties on IRAs and Other Retirement Savings Accounts
- Effective Strategies for Avoiding RMD Mistakes and Penalties

Speaker Reviews

- **"In 40 years of attending seminars, I have only twice before encountered a presenter of the quality of Denise Appleby, and she is clearly the best of the three. I have a fair amount of experience with RMDs, including my own, but today I learned a great deal. That woman is an encyclopedia of knowledge! And her presentation skills are remarkable."** *Attendee: Edward Jones All Star Tax Series: July 2017*
- "Denise has a great method of explaining this difficult topic in clear terms. Excellent!" *Audience member: Edward Jones All Star Tax Series: July 2017*
- "Although I have over 30 years in employee benefits, it was a great refresher and reminder of what needs to be done to stay legal!" *Barbara B. Year-end Planning and Compliance Requirements for IRAs.*
- "I'd like to thank you for accepting to be a part of our meeting and being so incredibly easy to work with. The advisors loved your presentation and were talking about it for the rest of our stay." *Michelle B. IRA Advisor Summit*
- The presenter was great. She is very knowledgeable and presented the information in an organized way. Ms. Appleby was a powerhouse of technical information. The instructor was knowledgeable, effective and friendly, personable. *CoPERA*
- I thought that Denise's presentation was outstanding. She clearly described situations and was sure to include warnings about possible problems. Her presentation style and delivery pace were well suited to the materials. I not only learned from this but also enjoyed it. *Louis C.*

Past Audiences

- Surgent Professional Education. Numerous webinars. *Attended by tax professionals and financial advisors*
 - Southern California Tax & Estate Planning Forum. *Attended by attorneys*
 - Edward Jones All Star Tax Series. Multiple events. *Attended by financial advisors*
 - *The National Association of Government Defined Contribution Administrators, Inc. (NAGDCA). Attended by administrative and support staff for governmental plans*
 - Ed Slott Elite IRA Advisor seminars. *Attended by Financial Advisors:*
- Consistent rating of an average of 5 out of 5**



Denise Appleby

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Clips of speeches on YouTube at: www.youtube.com/user/ApplebyJAM

For bookings contact Marjorie Wellington at: mwellington@deniseappleby.com