

President's Address



OUR SUMMER INTERNS

ROBERT G. CARPENTER

President & CEO
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At BWFA, we are committed to education in finance and supporting students to explore career opportunities in our industry.

The goal of our summer intern program is to provide students with mentorship and guidance as well as meaningful work experience that offers a glimpse into the everyday operations of a financial services company. We work hard to design a worthwhile program for our interns to hone their skills, learn about various aspects of our business, and set them up for future success.

The 2024 intern class at BWFA was involved in a variety of tasks this summer. This year they were responsible for reviewing and analyzing Continuing Care Retirement Communities (CCRCs) and 55+ retirement communities to draft a client-facing webpage. They also worked hard researching and writing a white paper entitled "How to Build a Stronger US-China Relationship". The paper addresses various economically

and politically important challenges and potential solutions for a mutually beneficial relationship. In addition, interns participated in financial presentations and consultations, gaining comprehensive experience in BWFA's operations and insight into the firm's various career paths.

Thank you to Zach, Carson, Nick, Saman, Matthew, Jordan, Sarah & Maahir for spending your summer with us and sharing your many talents! We hope you gained valuable experience, learned about the financial services industry, and enjoyed the time you spent at BWFA. We wish you every success as you return to school!

Sincerely,

Robert Carpenter

President & CEO



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INSTITUTE



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BWFA INSTITUTE – CLASS OF 2024



SAMAN ALFATEMI



Hello, my name is Saman Alfatemi and I am a rising senior at the University of Maryland Robert H. Smith School of Business majoring in Finance. On campus, I am involved in a variety of different organizations and clubs, including Delta Sigma Pi professional fraternity and Iranian Students' Foundation, for both of which I serve on executive boards. Outside of school, I love traveling, watching and playing sports such as soccer and football, and spending time with friends and family. At BWFA, I have assisted with various client meetings, managed an intern portfolio, and efficiently organized our databases. I have enjoyed learning about the culture at BWFA and the amazing people that create an unmatched experience for all clients, as well as the great insight into financial advisory.



JORDAN APARECE



My name is Jordan Aparece, and I am a rising senior at the University of Tennessee, Knoxville, studying Business Analytics and Computer Science. Outside the classroom, I enjoy weightlifting, reading, solving Rubik's cubes, and playing guitar. I am also an active member of my fraternity, where I previously served as Chaplain. My career interests include data engineering, business development, and financial analysis. My experience at BWFA was both meaningful and enjoyable, as the project-based work allowed me to develop skills relevant to my career and work more independently. During the internship, I focused primarily on mergers and acquisitions, gaining valuable insights into evaluating which purchases would enhance company value. This experience has brought me closer to defining my career path.



CARSON FITZGERALD



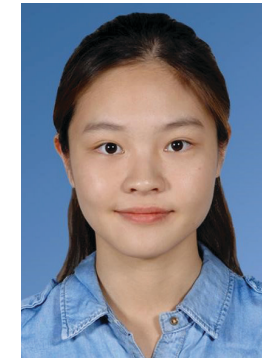
My name is Carson Fitzgerald, and I am a rising senior at the University of Maryland, College Park. I have enjoyed the opportunities provided by BWFA's internship program that have furthered my experience outside the classroom. Being from the Columbia area, BWFA is in a prime location to learn about the inner mechanics of a growing financial firm. This insight has prepared me for the career pathways that lie ahead. When I am back at UMD this fall, I will be returning to clubs like College Park Investment Group and Brazilian jiu-jitsu with the knowledge and lifestyle frameworks gained at BWFA that will help me bridge into the next stage of my life.



MATTHEW KENDIG



My name is Matthew Kendig, and I am a rising senior at James Madison University studying Economics and Political Science. At JMU, I enjoy being a research assistant and teaching assistant for some of my favorite professors in Economics! Aside from academics, I enjoy reading, spending time with friends, cooking, and traveling the world. While interning at BWFA, I have had great opportunities to immerse myself in the many facets of finance that BWFA has to offer. Working with the Financial Planning Team has been exceptionally rewarding as I have seen the amazing dedication and knowledge that comes with BWFA creating a holistic plan for all their clients. I want to thank the entire team at BWFA for a fantastic summer and providing a wonderful environment to gain career-oriented experience.



SARAH LU



My name is Jiaqing Lu, but I prefer to be called Sarah. I'm from Shanghai, China and have been living in Boston since I came to the US to pursue my college degree. I earned my undergraduate degree in Corporate Finance and Accounting from Bentley University, and recently completed my master's degree in Financial Management at Boston University. I enjoy cooking, swimming, and traveling both internationally and within the United States during my leisure time. I'm very grateful for the opportunity to intern at BWFA and to explore the diverse aspects of a financial advisory firm. I am especially honored to have received a full-time offer after this internship. I am excited to continue learning and growing at BWFA.

Over the summer, the interns worked on a variety of projects, including researching Continuing Care Retirement Communities and drafting a client webpage on the topic, writing a white paper on US-China relations, attending financial plan presentations, and assisting with document gathering, all while gaining insight into the firm's various career paths.

Checkout the web page at [BWFA.com/services/college-planning](https://www.bwfa.com/services/college-planning)

Read the whitepaper at [BWFA.com/bwfa-institute-internship](https://www.bwfa.com/bwfa-institute-internship)

BWFA INSTITUTE – CLASS OF 2024

OUR CLIENTS'
success is
OUR MISSION
guided by
OUR PASSION
for excellence,
OUR RESPECT
for all, and
OUR COMMITMENT
to each other.



**MAAHIR
PADDER**



My name is Maahir Padder and I am a rising senior at Atholton High School in Columbia, MD. I am involved in academic research and am the president of my school's Future Business Leaders of America chapter. I enjoy spending time with my friends and family and playing golf and basketball. I've learned a great deal about the financial advising industry while working at BWFA, including the importance of client relationships and structured organization within a firm. I'm extremely thankful to have had this opportunity to work with the BWFA team.



**NICHOLAS
PERCIASEPE**



My name is Nicholas Perciasepe, and I am currently pursuing Finance at Loyola University Maryland. Originally from New York, I have always had a passion for finance and advising. From a young age, I was always interested in the stock market and as I grew older, I embraced my interest in all things finance. On top of my academic pursuits, some of my many hobbies include exploring the outdoors, spending time with friends, and boating. Throughout my time at BWFA, I enjoyed immersing myself in the amazing culture built here and collaborating with other interns on the white paper, our intern portfolio, and other daily tasks. I'm especially glad to have had the opportunity to learn and be a part of such a great team.



**ZACHARY
TAYLOR**



My name is Zach Taylor, and I am a rising senior at Virginia Tech. I am studying Finance with a concentration in Corporate Financial Management at the Pamplin College of Business. I'm a member of the Virginia Tech Men's Club Lacrosse Team and the Dean's Advisory Board of Students. In my free time, I enjoy golfing and spending time with my family and friends. I am beyond grateful to have had the opportunity to work with BWFA this summer. I had the chance to get involved in client meetings and collaborate with professionals in the Investment Management, Financial Planning, and Tax Service teams. The BWFA team was incredibly helpful, and I can't thank them enough for the wonderful internship experience!

