



## CURRICULUM VITAE

**Mary J Howard CIMA®CRPC®CDFA™**

Senior Vice President, Financial Advisor

[mjhoward@rwbaird.com](mailto:mjhoward@rwbaird.com)

### **EDUCATION:**

**South Dakota State University (SDSU)**, Brookings, SD

Bachelors of Science Degree in Physics and a minor in Military Science, 1984

**Wharton School of Business**, Wharton, PA

Certified Investment Management Analyst<sup>SM</sup> (CIMA®), 1999

**College of Financial Planning**, Denver, CO

Chartered Retirement Planning Counselor<sup>SM</sup> (CRPC®), 2010

**Institute for Divorce Financial Analyst**, Southfield, MI

Certified Divorce Financial Analyst (CDFA™), 2014

### **EMPLOYMENT:**

**The Howard Group of Baird**, Sioux Falls SD, Senior Vice President & Financial Advisor, June 2011 to Present

**Howard Wealth Management**, LLC, Sioux Falls, SD, President, Owner & Financial Advisor, November 2003 to June 2011

**Piper Jaffray**, Sioux Falls, SD, Managing Director & Financial Advisor, June 1995 to November 2003

**Merrill Lynch Pierce Fenner and Smith**, Houston TX, VP Investments & Financial Advisor. November 1991 to June 1995

**US Army**, Captain, Military Intelligence and Air Defense Artillery Officer, August 1984 to November 1991

### **EXPERIENCE:**

I have provided family's comprehensive wealth management, financial, retirement and investment consulting services since 1991. Skilled in financial and retirement planning, as well as analyzing family situations and providing expertise in the area of the financial aspects of a divorce. Helping clients and their attorneys understand how the financial decisions they make today will impact their long term financial future. My role is to examine and analyze the divorce situation and help determine the short and long term financial impact of a proposed divorce settlement.

### **PROFESSIONAL MEMBERSHIPS:**

Institute for Divorce Financial Analysts (IDFA)

Investment Management Consultants Association (IMCA)

Sioux Falls Estate Planning Council

Sioux Falls Investment Society

### **SERVICE AFFILIATIONS**

South Dakota Investment Council Board- Board Member 2019-present.

Children's Home Society Foundation- Board Member 2019- present.

New Haven Ministries- Board of Directors 2019-present.

Chair, SDSU Foundation Board of Governors and Council of Trustee's, 2008 to present

Sioux Empire Jack Rabbit Women's Group & Sioux Empire Stater's of South Dakota State University

Prairie Family Business Association Member, 2016 to present