

# TOP FINANCIAL PROFESSIONALS

## Broker

**Tom Cogan**  
The Meltzer Group  
Vienna

**Bradford Coyle, CRPC**  
Coyle Financial Group of Wells Fargo  
Advisors  
McLean

**Ted Dicken**  
Wells Fargo Advisors  
Alexandria

**Sean P. Gelger**  
The Gelger Group at Morgan Stanley  
McLean

**Grant Joiner**  
Charles Schwab  
Tysons Corner

**Jeff W. LeClair**  
Wells Fargo Advisors  
McLean

**Fred McNair**  
McNair & Company  
McLean

**Brandon Mink**  
Mink Wealth Management  
McLean

**Ryan Sprowls, CFP, AAMS**  
Wells Fargo Advisors  
Alexandria

**Robert Testwuide, CFP**  
The Testwuide Team Merrill Lynch  
Reston

## Financial Planner

**Chris Aime, CFP**  
The Wise Investor Group  
Reston

**Kristan Anderson, CFP, CEBS**  
West Financial Services  
McLean

**Mark Atherton, CFP**  
ClearLogic Financial  
Reston

**Angela M. Bender, CFP**  
AMJ Financial Wealth Management  
Leesburg

**Laurie Blackburn**  
Caudron Megary Blackburn Wealth  
Management Group  
Alexandria

**Kelly Campbell, CFP, ChFC, CMFC, AIF**  
Campbell Wealth Management  
Alexandria

**Curtis Congdon, CFP, CRPC**  
Lara May & Associates LLC  
Falls Church

**Christina Crow**  
TD Wealth  
Vienna

**Michael P. Egan**  
Egan, Berger & Associates LLC  
Vienna

**John Fennig, CFP, CPA**  
KFA Private Wealth Group  
Vienna

**Paula Friedman, CFP, AIF, CPFA**  
McLean Asset Management Corp.  
McLean

## You Only Live Life Once

We asked the experts: What is one instance in your life during which you felt your money was well-spent?

### **The engagement ring I bought for my wife.**

The people you spend time and learn from are far more valuable than any purchase you could make. The economy of now is one of democratized value creation. That means that the ideas we each produce have the ability to quickly and drastically change our lives. Spending time with curious, interested people who think about what could be is by far the best use of my time or money.

-Curtis Congdon, CFP, CRPC, Senior Vice President, Wealth Management, Lara May & Associates LLC

### **My children's education.**

I really value education in that I think that it helps level the playing field. Take somebody that has had a lot of disadvantages in life. If they are able to work hard and get a good education, that education can propel them into much greater ability to have a much more secure future than what they had.

-Angela Bender, CFP, Managing Partner, AMJ Financial Wealth Management

### **The best purchase I made was my first home at**

22, instead of renting. I had to stretch things, but it paid off. The money I spent on my house built equity as opposed to simply paying rent, which builds no equity.

-Bradford R. Coyle, CRPC, Managing Director -

Investment Officer, Coyle Financial Group

**Buying a Tesla.** I save so much money on gas, oil changes, et cetera, and it's also so much fun to drive.

-Gregg S. Konopaske, Co-Founder and Private Wealth Adviser, KFA Private Wealth Group LLC

**Investing in my firm and my workforce.** is one instance where I feel my money has been well-spent. Owning my own business has provided me with flexibility and opportunities that wouldn't otherwise be available to me. However, that is in part only possible because of the investment I have made in my staff from the initial date of their hire through the training process and by continuing to invest in them today by providing them the resources for continual growth and professional developments.

-William S. Duvall, CPA and CVA, DuvallWheeler CPAs

My knee-jerk reaction was to think about spending on something material (I'm thinking about, you know, very expensive over-the-knee boots). But as I thought about it, I realized that **having my kids participate in the School of Rock program** is probably some of the best money I've ever spent. Yes, they learned how to plan an instrument (or two, or three) and how to collaborate as part of a group with diverse ages and skills. More than that, though, my son grew so much through this program that helped him find his voice and gave him leadership skills that I hope he will take into college this fall. And I'm pretty sure the program has given my daughter greater confidence in her abilities to take on different challenges. Plus they get exposed to music outside of what they would normally listen to, which is a nice way to connect with them sometimes.

-Kristan L. Anderson, Director of Financial Planning and Retirement Plan Services, West Financial Services Inc.

## ADVICE TO LIVE BY

The one piece of financial advice I wish people would live by is to understand that you don't have to be a millionaire to have tax planning. I had a client who came in for a financial plan and [told] me that their favorite way to pay is through their tax return. I grit my teeth anytime someone tells me that. **It is important to understanding that tax planning is not only for the wealthy, but for everyone who wants to be wise and efficient with their money because it's the biggest fee we all pay.**

-Angela Bender, CFP, Managing Partner, AMJ Financial Wealth Management