



OF *MASSACHUSETTS*

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To Whom It May Concern,

Marguerita “Rita” Cheng was invited to teach the 2 hour CE Ethics program required by CFP Board of Standards for the FPA of Massachusetts on May 8th 2017. Since this invitation was for our annual symposium, we wanted only the best and Rita exceeded our expectations.

Rita was excellent, entertaining and fun.

Ethics can be a dull subject and I usually find my mind wondering off to somewhere else. Rita, on the other hand kept me engaged. In addition keeping us informed on the Standards of Professional Conduct, Rita was able to weave in her personal experience to make the mundane more tangible. She provided valuable insight and ethics perspective on trending industry topics such as diminished mental capacity, cognitive decline, elder financial abuse, and filial responsibility laws.

Rita is a natural story teller.

I fully endorse her as an ethics presenter and we hope to have her back again here in the future!

Best wishes,

A handwritten signature in black ink, appearing to read 'Bill Harris'.

Bill Harris, CFP®

FPA Massachusetts President