



Society for Financial Education and Professional Development, Inc.  
*Enhancing financial and professional growth...*

August 25, 2015

To Whom It May Concern:

Please accept this speaking reference letter for Marguerita M. Cheng. Marguerita's personal character, professional experience, and overall commitment to excellence as a financial planning industry leader are an asset to any group that values authentic education.

As founder and president of the Society for Financial Education and Professional Development (SFE&PD), Inc., I have had the distinct pleasure of collaborating with Marguerita for several speaking engagements and the delivery of qualified education programs. On May 14<sup>th</sup> of this year I asked her to join me for a speaking opportunity at The Asian/Pacific Islander American Chamber of Commerce & Entrepreneurship conference. Her comments and energy were enthusiastically well received.

Last year, Marguerita accepted an invitation to present at the Seventh Annual SFE&PD Financial Literacy Leadership Conference in Washington, DC. She participated as a guest on, *Beyond the Bling*, a talk show hosted by veteran newswoman Renee Nash and financial guru Muriel Garr, designed to provide women with the resources they need to build financial wealth.

I believe Marguerita's passion for learning and building professional relationships are two of her strongest attributes. In addition to her well-documented educational stewardship across several organizations, including AARP and the Financial Planning Association (FPA), Marguerita provides an advanced financial planning perspective when serving multicultural and diverse clients. She also offers sensitivity and a resourceful approach when working with non-traditional clients and the nuances of complex personal financial planning.

Marguerita possesses a comprehensive framework of integrated financial planning. She also offers a thorough understanding of several key subject areas including, but not limited to, effective client communication, the emerging affluence & influence of women, Social Security, entrepreneurship, and the intangibles of success (soft skills).

Marguerita is a CFP Board Ambassador, and as part of her responsibilities as CEO at Blue Ocean Global Wealth, delivers several compelling continuing education (CE) programs, including *Diversity in America*, *Social Security: Innovative Financial Planning Strategies for Benefit Optimization*, and *Advanced Retirement Planning Strategies*. Her commitment to excellence when offering the very best programs is inspiring.

SFE&PD family feels privileged to collaborate with such a well-rounded colleague and friend. I give her my highest recommendation.

Yours faithfully,



Ted Daniels

President & Founder

The Society for Financial Education and Professional Development (SFE&PD)

<http://www.SFE&PD.org/index.html>