

Supplement to the Vanguard Personal Advisor Services Brochure

October 29, 2018

Vanguard Advisers, Inc.
100 Vanguard Boulevard
Malvern, PA 19355
800-416-8420
vanguard.com

This brochure supplement provides information about Vanguard Personal Advisor Services® advisory services under Vanguard Advisers, Inc. (“VAI”), the registered investment advisor, that supplements the Vanguard Personal Advisor Services Brochure.

You should have received a copy of the respective brochure. Please contact VAI at the number above if you didn’t receive a brochure or if you have any questions about the contents of this supplement.

Additional information about VAI is available on the SEC website at adviserinfo.sec.gov.

Educational background and business experience

Your financial planner from Vanguard Advisers, Inc. (“VAI”), will have several years of experience with investment products in addition to the Vanguard group of mutual funds and is a registered investment advisor representative.

All of VAI’s financial planners have completed Vanguard’s own financial training program covering: retirement and education investing and analysis, investment and asset allocation principles, VAI’s investment advisory methodology, client communications, ethics, and compliance issues. In addition, the financial planners participate in ongoing seminars and training programs conducted both by Vanguard and by independent financial planning organizations.

Many of VAI’s financial planners hold the Certified Financial Planner™ (CFP) certification. To obtain the certification, financial planners are required to meet the following four criteria set forth by the Certified Financial Planner Board of Standards:

- The certificant must have a bachelor’s degree (or higher) or its equivalent, in any discipline, from an accredited college or university, and successfully complete one of the following additional education requirements: a CFP board-registered program, a challenge status, or a transcript review.
- The certificant must pass the CFP Certification Examination that assesses his or her ability to apply financial planning knowledge, in an integrated format, to financial planning situations.

- The certificant must have three years of full-time relevant personal financial planning experience.
- The certificant must agree to adhere to the Certified Financial Planner Board of Standards’ Code of Ethics and Professional Responsibility, Rules of Conduct, and Financial Planning Practice Standards.

VAI has no affiliation with the Certified Financial Planner Board of Standards.

Vanguard Personal Advisor Services financial planners

In addition to name, year of birth, and formal education after high school, the current position and business experience for at least the preceding five years is included below for each financial planner.

Mekonen Abraham, CFP® (1955)

B.S.S.W., The Ohio State University (1989)
M.B.A., Temple University (1995)
Financial planner, Vanguard (2014–present); administrator, Vanguard (2013–2014)

Selena E. Abraham, CFP® (1976)

B.S. Health care management, Belmont Abbey College (1998)
Financial planner, Vanguard (2014–present); associate, Vanguard (2013–2014)

Isaac Martin Acosta Montenegro, CFP® (1989)

B.S.B.A. Finance, The University of North Carolina at Charlotte (2013)
B.S. Economics, The University of North Carolina at Charlotte (2013)
Financial planner, Vanguard (2017–present); investment specialist, Vanguard (2013–2017); contractor, Randstad (2013); server, Zebra Restaurant & Wine Bar (2013–2014)

James R. Acuna (1979)

B.A. Political science, The State University of New York at Albany (2002)
M.S. Secondary education, College of Saint Rose (2004)
Manager, Vanguard (2015–present); supervisor, Vanguard (2013–2015)

David Wayne Adams (1986)

B.B.A. Finance, New Mexico State University (2010)
Manager, Vanguard (2013–present); team leader, GEICO (2013)

Gregory J. Adams, CFP® (1976)

B.A. Business, Belmont Abbey College (1998)
Financial planner, Vanguard (2013–present); relationship administrator, Vanguard (2013)

Ryan M. Adams, CFP® (1977)

B.S. Business administration, Arizona State University (2003)
Financial planner, Vanguard (2013–present)

David Adamson, CFP® (1991)

B.S. Biological sciences, Clemson University (2013)
Financial planner, Vanguard (2015–present); associate, Vanguard (2013–2015)

James Adamus (1985)

B.S. Mathematics, Moravian College (2007)
Financial planner, Vanguard (2018–present); brokerage investment professional, Vanguard (2016–2018); client relationship associate, Vanguard (2015–2016); client relationship associate, Randstad (2014–2015); manager, Rocco's Tuscany Bar and Grill (2013–2014)

Kelsey Adler, CFP® (1990)

B.A. History, The University of Arizona (2012)
B.S. Business economics, The University of Arizona (2013)
Financial planner, Vanguard (2015–present); brokerage associate, Vanguard (2013–2015); client relationship associate, Vanguard (2013); research associate, The University of Arizona Department of Economics (2013)

Stephen S. Ajemian, CFP® (1976)

B.A. Business administration, University of Delaware (1999)
M.B.A., Saint Joseph's University (2011)
Manager, Vanguard (2013–present)

Deji M. Akintoye, CFP® (1985)

B.S. Business administration, Millersville University (2007)
Manager, Vanguard (2017–present); supervisor, Vanguard (2016–2017); financial advisor, Vanguard (2013–2016)

Polly Bell Alden, CFP® (1963)

B.A. Psychology, Williams College (1985)
Financial planner, Vanguard (2017–present); business technology lead, Vanguard (2014–2017); sales consultant, Vanguard (2013–2014)

Syed M. Ali, CFP® (1979)

B.S., SUNY Binghamton (2001)
Financial planner, Vanguard (2016–present); sales consultant, Vanguard (2013–2016)

Wesley Aliotti, CFP® (1989)

B.S. Finance and banking, Appalachian State University (2013)
Financial planner, Vanguard (2017–present); investment specialist, Vanguard (2016–2017); special assets officer, Yadkin Bank (2014–2016); credit administration trainee, Yadkin Bank (2013–2014)

Anthony P. Allen, CFP® (1971)

B.A., University of Georgia (1993)
Financial planner, Vanguard (2016–present); client relationship administrator, Vanguard (2013–2016); financial advisor, JPMorgan Chase (2013)

Caroline Elise Allen, CFP® (1984)

B.B.A. Finance, Grand Valley State University (2008)
Financial planner, Vanguard (2018–present); investment consultant, Vanguard (2014–2018); investment specialist, Vanguard (2013–2014)

Derek Allen, CFP® (1983)

B.I.S. Interdisciplinary studies/Economics and Business, Arizona State University (2006)
Financial planner, Vanguard (2013–present)

Alexander S. Alonso, CFP® (1982)

B.S. Liberal studies: Professional studies, West Chester University of Pennsylvania (2006)
Financial planner, Vanguard (2015–present); associate, Vanguard (2013–2015)

Nathan Amann, CFP® (1987)

B.S. Finance, University of Central Florida (2009)
M.B.A., Florida Southern College (2012)
Financial planner, Vanguard (2017–present); senior financial planner, Allen & Company of Florida, Inc. (2013–2017)

Sara L. Amparan, CFP® (1986)

B.S. Business management with a certificate in International business, Arizona State University (2008)
Financial planner, Vanguard (2015–present); associate, Vanguard (2013–2015); insurance specialist, Edward Jones Investments (2013)

Grant Anderson (1978)

B.S. Finance, West Chester University (2000)
Financial planner, Vanguard (2017–present); branch manager, Scottrade (2013–2017)

Kyle Edward Anderson, CFP® (1987)

B.S. Business management, University of Arizona (2012)
Financial planner, Vanguard (2017–present); supervisor, Vanguard (2014–2017); service administrator, Vanguard (2013–2014); small business consultant, Mural Consulting (2013)

Eric Anthony, CFP® (1984)

B.S. Business, University of Phoenix (2016)
Financial planner, Vanguard (2018–present); manager, Vanguard (2018); supervisor, Vanguard (2014–2017); processing associate, Vanguard (2013–2014)

Joseph Aquino, CFP® (1990)

B.S. Economics, The University of North Carolina at Greensboro (2012)
Financial planner, Vanguard (2015–present); associate, Vanguard (2013–2015)

Jessica Arias, CFP® (1983)

B.A. Business administration, New Mexico State University (2005)
M.B.A., New Mexico State University (2006)
Financial planner, Vanguard (2016–present); senior investment consultant, Vanguard (2014–2016); investment consultant team leader, Vanguard (2013–2014)

Julie Scott Aument, CFP® (1982)

B.A. Communications, The University of North Carolina at Chapel Hill (2005)
Financial planner, Vanguard (2013–present)

Jonathan Axtell, CFP® (1970)

B.A. Business administration, Belmont Abbey College (1993)

M.B.A., Appalachian State University (1994)
Financial planner, Vanguard (2013–present)

Mena Ayad, CFP® (1986)

B.S. Aerospace engineering, Rutgers University (2010)

M.B.A. Finance, Rutgers University (2015)

Financial planner, Vanguard (2018–present); client service specialist, Vanguard (2017–2018); client relationship associate, Vanguard (2015–2017); financial planner intern, AXA (2014)

Outside activities: Mr. Ayad is the owner of Points Voyage. Vanguard Advisers, Inc., has no affiliation with Points Voyage, and Mr. Ayad's responsibilities do not conflict with his position at Vanguard.

Beecher Bailey, CFP® (1958)

B.S. Communications, The University of Tennessee, Knoxville (1980)

Financial planner, Vanguard (2015–present); retirement education specialist, Vanguard (2013–2015)

Jason Robert Bailey (1982)

B.S. Finance, The University of North Carolina at Charlotte (2005)

Financial planner, Vanguard (2017–present); account transition specialist, Vanguard (2016–2017); brokerage associate, Vanguard (2015–2016); insurance broker, Red Ventures (2013–2015)

Timothy O. Bailey (1963)

B.A. History and Philosophy, The University of Alabama at Birmingham (1998)

Financial planner, Vanguard (2016–present); assigned representative, Vanguard (2013–2016); director of business finance, TDE Capital (2013)

Charles C. Ball, CFP® (1983)

B.S. Political science, Arizona State University (2006)

Financial planner, Vanguard (2013–present)

Julianne Barar, CFP® (1980)

B.S. Business administration, emphasis in Finance, California State University, Dominguez Hills (2005)

Financial planner, Vanguard (2013–present)

Kevin J. Barr, CFP® (1990)

B.A. Economics, Elon University (2013)

B.S. Finance, Elon University (2013)

Financial planner, Vanguard (2014–present); associate, Vanguard (2013–2014); associate, Trust Company of the South (2013)

Matthew Edwin Barrovecchio, CFP® (1982)

B.S. Finance, West Chester University (2004)

Financial planner, Vanguard (2017–present); investment associate, Vanguard (2016–2017); supervisor, Vanguard (2013–2016)

Scott Barrus, CFP® (1984)

B.A. Political science, University of Mississippi (2007)

Financial planner, Vanguard (2014–present); associate, Vanguard (2013–2014)

Elizabeth Battaglia (1991)

B.S. Business administration, The University of Vermont (2013)

Financial planner, Vanguard (2018–present); client service administrator, Retirement Direct (2016–2017); client service specialist, Vanguard (2013–2016)

Jermile' A. Batten, CFP® (1990)

B.S.B.A. Finance, Elon University (2012)

Financial planner, Vanguard (2016–present); investment professional, Vanguard (2014–2016); investment professional, Northwestern Mutual Financial Network (2013)

Jonathan W. Battiste, CFP® (1983)

B.S. Psychology, Saint Joseph's University (2005)

Financial planner, Vanguard (2013–present)

Walter Russell Bay, CFP® (1989)

B.S. Sports marketing and management, Indiana University (2012)

Financial planner, Vanguard (2016–present); investment professional, Vanguard (2013–2016); sales representative, Sports Menagerie, LLC (2013)

Todd D. Bechtel, CFP® (1972)

B.S. Business administration, West Chester University (1995)

Financial planner, Vanguard (2013–present)

Alex Mitchell Beck, CFP® (1971)

B.S., Arizona State University (1997)

M.B.A., Arizona State University (2011)

Financial planner, Vanguard (2016–present); manager, Vanguard (2013–2016); supervisor, Vanguard (2013)

Robert J. Bednarek (1971)

B.A. History, LaSalle University (2001)

Financial planner, Vanguard (2017–present); sales consultant, Vanguard (2013–2017)

Jeremy A. Beil, CFP® (1979)

B.S. Finance, The Pennsylvania State University (2002)

M.B.A., Saint Joseph's University (2010)

Financial planner, Vanguard (2013–present)

George R. Bell III, CFP® (1972)

B.S. Business administration, The Pennsylvania State University (2016)

Financial planner, Vanguard (2016–present); sales consultant, Vanguard (2015–2016); supervisor, Vanguard (2013–2015)

Donald R. Belt, CFP® (1964)

B.A. Political science, Syracuse University (1986)

M.B.A. Finance, University of Baltimore (1992)

Financial planner, Vanguard (2013–present)

Christopher L. Bennett, CFP® (1974)

B.S. Business management, Arizona State University (2000)

Financial planner, Vanguard (2017–present); operations and compliance manager, Vigilare Wealth Management (2015–2016); portfolio consultant, Schwab Private Client Investment Advisory (2013–2015)

Eric Taft Benson, CFP® (1979)

A.T.P. General business, Chandler Gilbert Community College (2001)
B.S. Marketing, Arizona State University (2003)
Financial planner, Vanguard (2017–present); investment consultant, Vanguard (2013–2017); owner, Benson & Foshee LLC (2015–2017); consultant, AJ's Sweeping Service (2013–2017)

Michael Bersano, CFP® (1977)

B.S. International marketing, Arizona State University (2000)
Financial planner, Vanguard (2017–present); relationship consultant, Vanguard (2013–2017)

Anthony M. Berumen, CFP® (1986)

B.B.A., Northern Arizona University (2012)
Financial planner, Vanguard (2015–present); client relationship associate, Vanguard (2013–2015)

Kaitlin Marie Binkley, CFP® (1992)

B.S. Business administration, Elizabethtown College (2014)
Financial planner, Vanguard (2016–present); assigned representative, Vanguard (2015–2016); client services specialist, Vanguard (2014–2015); server/certified trainer, Darden Corporation (2013–2014); student tutor, Elizabethtown College (2013–2014)

Anthony M. Biscardi, CFP® (1988)

B.S. Finance, The State University of New York at Oswego (2010)
Financial planner, Vanguard (2017–present); fixed income specialist, Vanguard (2014–2017); client relationship associate, Vanguard (2013–2014)

Samuel Biscotto (1989)

B.A. Accounting, Saint Leo University (2012)
Financial planner, Vanguard (2017–present); retirement income consultant, Vanguard (2015–2017); accumulation specialist, Vanguard (2014–2015); annuity and insurance specialist, Vanguard (2013–2014); financial advisor, 21st Century (2013); assistant manager, CVS (2013)

John Blair (1993)

B.S. Economics, Ursinus College (2016)
Financial planner, Vanguard (2017–present); client service specialist, Vanguard (2016–2017); intern, Vanguard (2015); research fellow, Ursinus College (2014); intern, Delaware County Open MRI (2013)

Elizabeth Blake (1990)

B.A. French and psychology, Lafayette College (2012)
Manager, Vanguard (2018–present); supervisor, Vanguard (2017); financial planner, Vanguard (2016–2017); portfolio implementation associate, Vanguard (2015–2016); client relationship associate, Vanguard (2013–2015); assistant to the executive director, Daemion Counseling Center (2013)

Jack H. Blake, CFP® (1962)

B.A. International relations, University of Delaware (1987)
Financial planner, Vanguard (2015–present); client administrator, Vanguard (2013–2015)

Marissa C. Blank (1977)

B.S. Finance, International business, Widener University (1999)
M.B.A., Widener University (2003)
Manager, Vanguard (2013–present); chief of staff, Vanguard (2013)

Logan C. Blough, CFP® (1990)

B.S. Business administration, University of South Carolina (2012)
Financial planner, Vanguard (2014–present); associate, Vanguard (2013–2014)

Brandon Boekel, CFP® (1991)

B.S. Finance, The Pennsylvania State University (2013)
Financial planner, Vanguard (2016–present); assigned representative, Vanguard (2015–2016); brokerage associate, Vanguard (2013–2015)

Joanne Christine Bolden (1985)

B.S. Accounting, Rosemont College (2010)
Financial planner, Vanguard (2017–present); compliance administrator, Vanguard (2013–2017); problem resolution associate, Vanguard (2013)

Laura Boldt, CFP® (1976)

B.S. Finance, Arizona State University (1998)
Financial planner, Vanguard (2014–present); marketing specialist, Brokerage Professionals, Inc. (2013); wealth advisor, USAA (2013)

Corey Bonner (1984)

B.S. Criminal justice, East Carolina University (2006)
Manager, Vanguard (2017–present); supervisor, Vanguard (2016–2017); relationship manager, United Way of Central Carolinas (2015–2016); wealth management advisor, TIAA-CREF (2015); supervisor, Vanguard (2013–2015)

Barbara Lewis Borzillo, CFP® (1957)

B.S. Finance, University of Denver (1978)
Financial planner, Vanguard (2016–present); registered representative, Sims Financial Services, LLC (2013–2016)

Anthony Boxler, CFP® (1987)

B.S. Finance and Food marketing, Saint Joseph's University (2009)
Financial planner, Vanguard (2017–present); associate wealth management advisor, Northwestern Mutual (2013–2017); director of training, Northwestern Mutual (2013)

Ethel D. Boyd (1964)

B.S. Business, University of Massachusetts (1997)
M.B.A. Systems information, University of Massachusetts (1998)
Manager, Vanguard (2018–present); senior manager, TIAA (2013–2018)

Jeremy J. Braccio, CFP® (1974)

B.A. Broadcasting, Arizona State University (1996)
Financial planner, Vanguard (2017–present); client relationship administrator, Vanguard (2013–2017)

Rick Brauer, CFP® (1977)

B.A. Psychology, Stockton University (formerly The Richard Stockton College of New Jersey) (2000)
Financial planner, Vanguard (2016–present); investment associate, Vanguard (2013–2016); assigned representative, Vanguard (2013)

William Powell Brisley (1984)

B.A. Political science and Peace, war, and defense, The University of North Carolina at Chapel Hill (2006)
Manager, Vanguard (2013–present)

Ryan Bronowicz, CFP® (1979)

B.S. Management, Saint Bonaventure University (2006)
M.B.A. Finance and Accounting, Saint Bonaventure University (2007)
Financial planner, Vanguard (2017–present); financial specialist, PNC Bank (2013–2017); financial specialist, Santander Bank (2013)

Cole R. Brooks, CFP® (1984)

B.S. Hotel and restaurant management, Northern Arizona University (2007)
Financial planner, Vanguard (2015–present); client services specialist, Vanguard (2014–2015); financial advisor, AXA Equitable (2013); assistant manager, Four Seasons Scottsdale (2013)

Daniel A. Brooks, CFP® (1975)

B.B.A. Finance, The University of Iowa (1998)
Financial planner, Vanguard (2015–present); administrator, Vanguard (2013–2015); trader, Vanguard (2013–2014)

Joyce Broome, CFP® (1959)

B.S. Business administration, Wingate College (1980)
Financial planner, Vanguard (2017–present); sales consultant, Vanguard (2013–2017)

Alexander Loren Brown (1990)

B.S. Physics, Arizona State University (2012)
Financial planner, Vanguard (2017–present); client service specialist, Vanguard (2015–2017); financial advisor, Edward Jones (2013–2015); sales consultant, Airpark Dodge Chrysler Jeep (2013)

Jeffrey C. Brown, CFP® (1957)

B.B.A. Economics, Temple University (1980)
Financial planner, Vanguard (2018–present); client relationship administrator, Vanguard (2016–2018); assigned representative, Vanguard (2013–2016)

Brad J. Bryan, CFP® (1975)

B.S. Finance, Drexel University (1998)
Financial planner, Vanguard (2013–present); associate, Vanguard (2013)

Brad A. Buckingham, CFP® (1985)

B.S.B.A. Finance, Ashland University (2008)
M.B.A. University of South Carolina (2017)
Financial planner, Vanguard (2017–present); relationship consultant, Vanguard (2015–2017); assigned representative, Vanguard (2013–2015); financial advisor, Great Lakes Retirement, Inc. (2013)

Katherine Burak, CFP® (1986)

B.B.A. Finance, Cleary University (2007)
M.B.A. Management, Cleary University (2009)
Manager, Vanguard (2018–present); financial planner, Vanguard (2017–2018); financial representative, Consolidated Planning, Inc. (2016–2017); compliance analyst, LPL Financial (2015); client services manager, Sovereign Investment Group (2013–2015)

Nicholas Burda (1988)

B.S. Finance, Temple University (2010)
B.S. International business administration, Temple University (2010)
Financial planner, Vanguard (2016–present); brokerage associate, Vanguard (2013–2016); banker, Wells Fargo Bank (2013)

Stephen J. Burley Jr., CFP® (1984)

B.A. Mathematics, Rowan University (2008)
Financial planner, Vanguard (2018–present); financial consultant, TIAA (2013–2018)

James David Burney, CFP® (1973)

B.S. Biology, Furman University (1995)
M.A. Youth and family ministries, Denver Seminary (2001)
M.A. Counseling, Denver Seminary (2005)
Financial planner, Vanguard (2016–present); wealth advisor, USAA (2013–2016)

Paul D. Cable, CFP® (1966)

B.A. Finance, University of Nevada (1996)
Financial planner, Vanguard (2013–present)

Miranda Cabrelli, CFP® (1985)

B.S. Business administration, Rochester Institute of Technology (2006)
Financial planner, Vanguard (2017–present); regional director, Delaware Investments (2013–2016)

Daniel Cacioppo (1987)

B.A. Psychology, Immaculata University (2013)
Financial planner, Vanguard (2018–present); executive and retirement plan services specialist, Vanguard (2016–2018); bilingual retirement plan specialist, Vanguard (2014–2016); client relationship associate, Randstad (2014); sales consultant, Roberts Chevrolet (2013); sales consultant, Exton Nissan (2013)

Travis Edward Caddell, CFP® (1981)

B.S. Business administration, Western International University (2012)
Financial planner, Vanguard (2017–present); inheritance consultant, Vanguard (2013–2017)

Joel Callagan, CFP® (1992)

B.S. Finance, Tulane University (2014)
Financial planner, Vanguard (2017–present); brokerage investment professional, Vanguard (2015–2017); customer service specialist, Keep.com (2014–2015); junior product owner, CDK Global (2014–2015); financial representative, Northwestern Mutual (2014); intern, Expotel (2013–2014); resident advisor, Tulane University (2013–2014)

Matthew John Callaghan, CFP® (1983)

B.S. Finance, The Pennsylvania State University (2005)
M.B.A. Finance and Strategic management, Villanova University (2012)
Financial planner, Vanguard (2017–present); sales consultant, Vanguard (2016–2017); project administrator, Vanguard (2014–2016); investment consultant, Vanguard (2013–2014)

Ed Campagna, CFP® (1986)

B.S. Secondary social studies education, Millersville University of Pennsylvania (2013)
Financial planner, Vanguard (2015–present); associate, Vanguard (2013–2015); guest services, Thomas E. Strauss, Inc. (2013)

Scott John Campbell (1985)

B.S. Political science, Arizona State University (2013)
Financial planner, Vanguard (2017–present); financial advisor, Edward Jones Investments (2015–2017); underwriter, State Farm (2014–2015); service associate, Office Max (2013–2014)

Colin Canavan, CFP® (1977)

B.A. Economics, The University of Arizona (2000)
M.B.A., University of Phoenix (2004)
M.S. Financial planning, College for Financial Planning (2015)
Financial planner, Vanguard (2013–present)

Phillip J. Capaldi, CFP® (1988)

B.S. Finance and economics, Rider University (2010)
Financial planner, Vanguard (2015–present); client relationship associate, Vanguard (2013–2015)

Joseph Capetola (1994)

B.S. Finance, The University of North Carolina at Wilmington (2016)
Financial planner, Vanguard (2018–present); account transition specialist, Vanguard (2017–2018); business intern, New Hanover Regional Medical Center (2016); after school instructor, Friends School of Wilmington (2014–2016); assistant starter, Cherry Valley Country Club (2013)

Justin Cardon, CFP® (1990)

B.S. Business marketing, Florida Gulf Coast University (2014)
Financial planner, Vanguard (2017–present); financial advisor, Raymond James & Associates (2016–2017); wealth strategy associate, UBS Private Wealth Management (2013–2016); licensed sales supervisor, State Farm Insurance (2013)

Robert Hugh Carlisle (1987)

B.S. International economics, Weber State University (2013)
J.D., Brigham Young University (2016)
Financial planner, Vanguard (2017–present); account transition specialist, Vanguard (2016–2017); contractor, Adecco (2016); law clerk, Brigham Young University (2015–2016); compliance research assistant, Brigham Young University (2015); legal intern, Utah Second District Court (2014); legal intern, Nevada Attorney General's Office (2014); Goldman Sachs operations analyst, Parallel HR (2013); math tutor/lab aide, Weber State University (2013)

Horace Richard Carney IV, CFP® (1991)

B.S. Finance, Wake Forest University (2013)
Financial planner, Vanguard (2016–present); retirement specialist, Vanguard (2014–2016); client relationship specialist, Vanguard (2013–2014); senior representative, Primerica Financial Services (2013)

Curtis A. Carr, CFP® (1989)

B.S. Economics, Brigham Young University (2014)
Financial planner, Vanguard (2016–present); client services specialist, Vanguard (2014–2016); financial representative intern, Northwestern Mutual (2013–2014)

Wednesday Carsillo, CFP® (1968)

B.A. Psychology, Auburn University (1992)
Financial planner, Vanguard (2015–present); investment specialist, Vanguard (2014–2015); small-business specialist, JPMorgan Chase (2013–2014)

Tarif J. Carson, CFP® (1982)

B.S. Business administration, Cheyney University (2004)
Financial planner, Vanguard (2013–present)

Robert Cartafalsa, CFP® (1989)

B.S.B.A. Finance, Drexel University (2012)
Financial planner, Vanguard (2017–present); assigned representative, Vanguard (2016–2017); brokerage associate, Vanguard (2013–2016); marketing team member, Philadelphia Floor Store (2013)

Michael Carter, CFP® (1974)

B.S.B.A. Hospitality management and Computer information services, Appalachian State University (2000)
M.B.A. Finance concentration, New York Institute of Technology (2008)
Financial planner, Vanguard (2013–present)

Howard Carver (1951)

B.S. Organizational management and development, Bluefield College (2002)
Financial planner, Vanguard (2017–present); client service specialist, Vanguard (2013–2017)

Matthew Joseph Cascio, CFP® (1991)

B.A. Public health, University of South Carolina (2013)
Financial planner, Vanguard (2017–present); assigned representative, Vanguard (2015–2017); brokerage associate, Vanguard (2014–2015); client relationship specialist, Vanguard (2013–2014); intern, Chemung County Health Department (2013)

Michael L. Caster II, CFP® (1985)

B.A. Business, The Pennsylvania State University (2007)
Financial planner, Vanguard (2015–present); client relationship specialist, Vanguard (2013–2015)

George A. Centeno, CFP® (1982)

B.S. Personal financial planning, Texas Tech University (2005)
M.B.A., University of Nebraska–Lincoln (2010)
Manager, Vanguard (2013–present)

Nikhil Chablani, CFP® (1987)

B.A. Economics, University of Arizona (2011)
Financial planner, Vanguard (2017–present); executive and retirement services specialist, Vanguard (2015–2017); client relationship specialist, Vanguard (2013–2015)

Jessica Lynn Cecile Chancey (1989)

B.S. Finance, Arizona State University (2011)
Financial planner, Vanguard (2017–present); quality assurance administrator, Vanguard (2014–2017); associate, Vanguard (2013–2014)

Praveen Chand, CFP® (1969)

B.S. Accounting, University of Delhi, India (1990)
M.B.A. Finance, Philadelphia University (1993)
Financial planner, Vanguard (2015–present); manager, Vanguard (2013–2015)

Daniel Micah Chang, CFP® (1985)

B.S.B.A., The University of North Carolina at Chapel Hill (2007)
Financial planner, Vanguard (2016–present); financial planning strategist, BB&T (2014–2016); private wealth advisor, BB&T (2013)

Leslie Chatty, CFP® (1967)

B.A. Psychology, Albright College (1990)
Financial planner, Vanguard (2016–present); client financial administrator, Vanguard (2014–2016); assigned representative, Vanguard (2013–2014); client services specialist, Vanguard (2013)

Steven Chau, CFP® (1986)

B.A. Interdisciplinary studies, Arizona State University (2009)
Financial planner, Vanguard (2017–present); financial advisor, Bayntree Wealth Advisors (2016); financial advisor, USAA (2013–2015)

Chris Christian III, CFP® (1968)

B.S.B.A. Business, University of Louisville (1992)
M.B.A. Finance and Accounting, Marquette University (2004)
Financial planner, Vanguard (2017–present); assigned representative, Vanguard (2015–2017); financial consultant, E*Trade (2013–2015); financial advisor, UBS (2013)

Matthew Ciesinski (1974)

B.A. Economics, Ursinus College (1996)
M.B.A., Arizona State University (2003)
Manager, Vanguard (2013–present)

Charles G. Cihil, CFP® (1975)

B.S. Chemistry, The University of North Carolina at Charlotte (2009)
Financial planner, Vanguard (2013–present)

John Cinalli, CFP® (1968)

B.S. Business administration, Drexel University (1991)
Financial planner, Vanguard (2016–present); relationship administrator, Vanguard (2013–2016); manager, Vanguard (2013)

Alexandra Katherine Clark (1987)

B.A. Modern and medieval history, Birmingham University (2008)
Financial planner, Vanguard (2017–present); resolution services associate, Vanguard (2016–2017); sales associate, Barbour (2016); tennis pro shop associate, Philadelphia Country Club (2016); head squash coach, Lower Merion School District (2013–2016); co-director of squash, The Cynwyd Club (2013–2016)

Jonathan Cleborne (1980)

B.A. Government, University of Virginia (2003)
M.B.A., Dartmouth University (2010)
Principal, Vanguard (2013–present)

Justin Clegg, CFP® (1976)

B.A. English, Brigham Young University (2003)
M.B.A., University of Phoenix (2007)
Financial planner, Vanguard (2013–present)

Wilson Scott Clines, CFP® (1978)

B.S.B.A. Finance, Northern Arizona University (2003)
Financial planner, Vanguard (2015–present); relationship consultant, Vanguard (2013–2015)

Tom Coakley, CFP® (1979)

B.S. Finance, The University of Vermont (2001)
Financial planner, Vanguard (2013–present)

Andrew S. Cocchia, CFP® (1978)

B.S. Economics, Arizona State University (2003)
B.A. Russian, Arizona State University (2003)
Financial planner, Vanguard (2016–present); assigned representative, Vanguard (2013–2016)

Jason Matthew Cockerham, CFP® (1977)

B.S. Finance, The Pennsylvania State University (1999)
Financial planner, Vanguard (2013–present)

Benjamin D. Cohen, CFP® (1976)

B.A. Political science, West Virginia University (1998)
Financial planner, Vanguard (2013–present)

Daniel W. Cole, CFP® (1983)

B.S. Business administration, Bloomsburg University of Pennsylvania (2006)
Manager, Vanguard (2014–present); supervisor, Vanguard (2013–2014)

Andy Coleman, CFP® (1974)

B.A. Psychology, The University of North Carolina at Chapel Hill (1996)
Financial planner, Vanguard (2013–present)

Shane Collins, CFP® (1978)

B.S. Business administration, Truman State University (2001)
Financial planner, Vanguard (2013–present)

Carole Connolly, CFP® (1957)

B.A. French and Psychology, Ohio Wesleyan University (1979)

Financial planner, Vanguard (2013–present)

Outside activities: Ms. Connolly is an owner of rental property. Vanguard Advisers, Inc., has no affiliation with the rental property, and Ms. Connolly's responsibilities do not conflict with her position at Vanguard. Ms. Connolly is the executrix for an estate. Vanguard Advisers, Inc., has no affiliation with the estate, and Ms. Connolly's responsibilities do not conflict with her position at Vanguard.

Betty Jo Convery, CFP® (1971)

B.S. Accounting, Missouri State University (1993)

Financial planner, Vanguard (2017–present); associate portfolio consultant, Schwab Private Client Investment Advisory, Inc. (2016–2017); financial service professional, Charles Schwab (2014–2016); independent contractor agent, State Farm Insurance (2013–2014); business analyst, State Farm Insurance (2013)

Malachi Jake Conyers III, CFP® (1975)

B.S. Finance, University of South Carolina (2002)

Financial planner, Vanguard (2017–present); assigned representative, Vanguard (2013–2017); licensed trading/service representative, Wells Fargo (2013)

Easton Mark Cook (1989)

B.S. Business, University of Phoenix (2014)

Financial planner, Vanguard (2017–present); client service specialist, Vanguard (2016–2017); investment specialist, Vanguard (2014–2016); supervisor, United Parcel Service (2013–2014)

Jamie Ryan Cook, CFP® (1981)

B.S. Business administration, Elizabethtown College (2004)

Financial planner, Vanguard (2016–present); investment consultant/senior financial consultant, TD Ameritrade (2013–2016)

Charles B. Cornner, CFP® (1971)

B.M. Vocal arts, California State University, Northridge (1994)

M.M. Music education, Arizona State University (1997)

Financial planner, Vanguard (2016–present); registered representative, Vanguard (2013–2016)

Outside activities: Mr. Cornner is a choir director at Cross of Christ Lutheran Church. Vanguard Advisers, Inc., has no affiliation with Cross of Christ Lutheran Church, and Mr. Cornner's responsibilities do not conflict with his position at Vanguard.

Anthony Cosentino, CFP® (1992)

B.S. Finance, Arizona State University (2014)

Financial planner, Vanguard (2016–present); investment specialist, Vanguard (2015–2016); client relationship associate, Vanguard (2014–2015); teller, Desert Schools Federal Credit Union (2013–2014)

Tyler Craig, CFP® (1979)

B.S. Finance, Arizona State University (2001)

Manager, Vanguard (2013–present)

Scott Byron Crammer (1969)

B.A. Communication, Temple University (1988)

Financial planner, Vanguard (2016–present); financial administrator, Vanguard (2013–2016)

Austin B. Crass, CFP® (1989)

B.S. Consumer and family financial services, The Ohio State University (2012)

M.B.A., Wake Forest University (2017)

Financial planner, Vanguard (2015–present); client relationship administrator, Vanguard (2014–2015); client services specialist, Vanguard (2013–2014)

Curtis James Crossland, CFP® (1983)

B.S. Business administration, Pepperdine University (2006)

M.B.A. Finance, Grand Canyon University (2008)

Financial planner, Vanguard (2016–present); wealth advisor, USAA (2015–2016); financial advisor, USAA (2013–2015); specialized investment services representative, USAA (2013)

Ron Crupe (1957)

A.S. Mechanical engineering technology, West Virginia University Institute of Technology (1979)

Financial planner, Vanguard (2017–present); investment advisor representative, Dynamic Wealth Advisors (2015–2017); financial advisor, Edward Jones Investments (2013–2015)

Adam Christopher Curette, CFP® (1972)

B.A. English literature, Pfeiffer University (1994)

Financial planner, Vanguard (2016–present); financial consultant, Vanguard (2013–2016)

David Curtis, CFP® (1985)

B.S. Marketing management, Bob Jones University (2007)

Financial planner, Vanguard (2013–present); administrator, Vanguard (2013)

Glen Curtis, CFP® (1969)

B.S. Business administration, Geneva College (1991)

Financial planner, Vanguard (2015–present); portfolio implementation associate, Vanguard (2013–2015); brokerage investment professional, Vanguard (2013)

Ryan Allen Curwick, CFP® (1989)

B.S. Finance and Accountancy, University of Wisconsin (2012)

Financial planner, Vanguard (2017–present); senior financial advisor, USAA (2014–2017); financial advisor, Edward Jones (2013–2014); financial analyst, WeLocalize (2013)

Urszula Dabrowski, CFP® (1976)

B.B.A. Business administration, Baruch College (2007)

M.B.A. Leadership, Grand Canyon University (2013)

Manager, Vanguard (2018–present); supervisor, Vanguard (2014–2017); client relationship administrator, Vanguard (2013–2014)

Outside activities: Ms. Dabrowski is an owner of rental property. Vanguard Advisers, Inc., has no affiliation with the rental property, and Ms. Dabrowski's responsibilities do not conflict with her position at Vanguard.

Lacie Dalton, CFP® (1981)

B.S.B.A. Finance, The University of Arizona (2004)
M.B.A., Drexel University (2017)
Manager, Vanguard (2013–present)

Michael Daly, CFP® (1990)

B.S.B.A. Marketing, King's College (2013)
Financial planner, Vanguard (2017–present); assigned representative, Vanguard (2015–2017); brokerage associate, Vanguard (2013–2015); client relationship associate, Vanguard (2013)

Sarah Courtney Danna, CFP® (1976)

B.S. Business management, University of Phoenix (2004)
M.B.A., University of Phoenix (2006)
Financial planner, Vanguard (2015–present); administrator, Vanguard (2013–2015)

Michael D'Antonio (1994)

B.A. History, University of Delaware (2016)
Financial planner, Vanguard (2017–present); client service specialist, Vanguard (2016–2017); logistics intern, Yoh Services LLC (2015); library associate, University of Delaware (2014–2015); writing fellow, University of Delaware (2013–2016); undergraduate researcher, University of Delaware (2013–2016); guest service associate, Longwood Gardens (2013–2016); referee, Jennersville YMCA (2013)

Brian Michael Davis, CFP® (1989)

B.S. Finance, The University of Arizona (2012)
Financial planner, Vanguard (2018–present); assigned representative, Vanguard (2014–2018); client service specialist, Vanguard (2013–2014)

Daniel Davis, CFP® (1983)

A.S. Business management, Quincy College (2009)
B.S. Business administration, New England College of Finance (2012)
Financial planner, Vanguard (2015–present); administrator, Vanguard (2013–2015)

Jonathan D. Davis, CFP® (1991)

B.S. Financial management, Clemson University (2013)
Financial planner, Vanguard (2015–present); retirement specialist, Vanguard (2013–2015); client relationship specialist, Vanguard (2013); landscaper, Birch Hill Farm (2013)

Melissa Lynn Davis, CFP® (1990)

B.S. Marketing, Clemson University (2013)
Financial planner, Vanguard (2017–present); assigned representative, Vanguard (2016–2017); client service specialist, Vanguard (2015–2016); client relationship associate, Vanguard (2014–2015); CDP financial professional associate, Prudential Financial (2013–2014); intern, Waypoint Executives (2013)

Ryan A. Day (1990)

B.S. Business management, The University of Arizona (2013)
Financial planner, Vanguard (2017–present); investment professional, Vanguard (2016–2017); brokerage investment professional, Vanguard (2013–2016); sales floor team member, Target (2013)

Gianni De La Cruz, CFP® (1990)

B.A. Financial planning, DePaul University (2018)
Financial planner, Vanguard (2016–present); investment consultant, Vanguard (2015–2016); financial advisor, PNC Investments (2014–2015); private banker, JPMorgan Chase (2013–2014)

Brandon Deckard, CFP® (1990)

B.A. Social science, Edinboro University (2012)
Financial planner, Vanguard (2016–present); financial advisor, Edward Jones (2014–2016); assistant branch manager, Citizens Bank (2013–2014); vault teller, Fifth Third Bank (2013); assistant manager, Cinemark (2013)

Kevin Joseph Decker, CFP® (1985)

B.A. Finance, Michigan State University (2008)
Financial planner, Vanguard (2016–present); portfolio manager, FirstMerit Bank, N.A. (2013–2016)

Brandon A. Deckert, CFP® (1988)

B.S. Business administration, Kutztown University (2010)
Financial planner, Vanguard (2017–present); assigned representative, Vanguard (2014–2017); client service specialist, Vanguard (2013–2014); financial sales consultant, PNC Bank (2013)

Richard John DeFrancesco, CFP® (1989)

B.S. Economics, Arizona State University (2011)
Financial planner, Vanguard (2016–present); client relationship associate, Vanguard (2013–2016); supervisor, Costco Wholesale (2013)

Dennis J. Del Valle, CFP® (1969)

B.S. Finance, Saint John's University (1996)
Financial planner, Vanguard (2015–present); fixed income specialist, Vanguard (2013–2015)

Candace L. Delaney, CFP® (1986)

B.S. Finance and Banking, Appalachian State University (2008)
M.B.A., Elon University (2013)
Financial planner, Vanguard (2014–present); advisor, Ameriprise Financial, Inc. (2013–2014)

Matthew Dellaero (1994)

B.A. Economics, The University of North Carolina at Chapel Hill (2016)
Financial planner, Vanguard (2017–present); client relationship specialist, Vanguard (2016–2017); financial representative, Northwestern Mutual Life Insurance Company (2013–2015)

Nick DelVecchio, CFP® (1989)

B.S. Finance and Management, University of South Carolina (2012)
Financial planner, Vanguard (2015–present); associate, Vanguard (2013–2015)

Caroline Denham, CFP® (1988)

B.S. Consumer economics, The University of Georgia (2010)
Financial planner, Vanguard (2014–present); associate, Vanguard (2013–2014)

Larry Denney (1975)

B.S. Finance, DeSales University (2016)
B.A. Business administration, DeSales University (2016)
Financial planner, Vanguard (2018–present); master tax advisor, H&R Block (2015–2018); manager, QVC, Inc. (2013–2016)

Steven K. Denton, CFP® (1976)

B.S., The University of North Carolina at Charlotte (2003)
M.B.A., University of South Carolina (2016)
Financial planner, Vanguard (2014–present); administrator, Vanguard (2013–2014)

Anthony DeSante, CFP® (1968)

B.A. History, The University of Scranton (1990)
Financial planner, Vanguard (2013–present)

Brooks Desjardins, CFP® (1990)

B.S.B.A. Finance, University of Pittsburgh (2012)
Financial planner, Vanguard (2016–present); assigned representative, Vanguard (2015–2016); investment professional, Vanguard (2013–2015)

David R. Dick, CFP® (1975)

B.S. Business finance, Arizona State University (1998)
M.B.A., Arizona State University (2006)
Financial planner, Vanguard (2015–present); financial advisor, USAA Investment Management Company (2013–2015)

Charles M. Dickinson, CFP® (1971)

B.S. Marketing, Arizona State University (2003)
Financial planner, Vanguard (2017–present); investment consultant, Vanguard (2013–2017)

Jaymes Matthew Dickinson (1977)

B.S. Business, Arizona State University (1999)
M.B.A. Finance, Arizona State University (2004)
Financial planner, Vanguard (2017–present); client relationship associate, Vanguard (2013–2017)

Francis Dielsi (1983)

B.S. Management and Marketing, The Pennsylvania State University (2005)
M.B.A., Drexel University (2017)
Manager, Vanguard (2013–present)

Dahr Shaun Dietrich (1982)

B.S. Business finance, Arizona State University (2008)
Manager, Vanguard (2013–present)

Michael J. Donaghey, CFP® (1967)

B.S. Mechanical engineering technology, University of Dayton (1989)
Financial planner, Vanguard (2013–present)

Zachary Donahue, CFP® (1985)

B.A. Communications, Temple University (2011)
Financial planner, Vanguard (2018–present); compliance testing administrator, Vanguard (2014–2018); specialized services associate, Vanguard (2013–2014); client relationship associate, Vanguard (2013)

Kahlilah Dowe, CFP® (1977)

B.S. Business administration, York College (2004)
Financial planner, Vanguard (2013–present)

Craig Doyon, CFP® (1974)

B.A. History, Western Connecticut State University (1996)
Financial planner, Vanguard (2017–present); sales consultant, Vanguard (2016–2017); inheritance consultant, Vanguard (2014–2016); director of marketing, Homewatch CareGivers (2013–2014)

Scott Drazhal, CFP® (1976)

B.S. Finance, Rochester Institute of Technology (1998)
Financial planner, Vanguard (2017–present); manager, Vanguard (2013–2017)

Mark Druckenmiller, CFP® (1975)

B.S. Management and Accounting, Millersville University (1998)
M.B.A. Finance, Lehigh University (1999)
Financial planner, Vanguard (2016–present); director of financial planning, Legacy Financial Planning (2013–2016)
Outside activities: Mr. Druckenmiller is an owner of rental property. Vanguard Advisers, Inc., has no affiliation with the rental property, and Mr. Druckenmiller's responsibilities do not conflict with his position at Vanguard.

James Duchene, CFP® (1956)

B.S. Chemical engineering, Grove City College (1979)
M.S. Finance, University of Houston (1985)
Financial planner, Vanguard (2017–present); wealth planning advisor, Lincoln Financial Advisors (2013–2017)

April Duhigg, CFP® (1972)

B.A. Communications, Auburn University (1996)
Financial planner, Vanguard (2015–present); administrator, Vanguard (2013–2015)

Matthew Duliba, CFP® (1987)

B.A. Public policy, Hobart College (2009)
Financial planner, Vanguard (2018–present); relationship manager, PNC Financial Services (2016–2018); investment advisor, PNC Financial Services (2014–2016); investment manager, Fundamental Wealth Management (2013–2014)

William N. Duncan, CFP® (1964)

B.S. Business accounting, University of Phoenix (2008)
Financial planner, Vanguard (2015–present); associate, Vanguard (2013–2015)

James Dunn, CFP® (1969)

B.S. Business management, Rutgers University (1992)
M.B.A. Finance, Rutgers University (2002)
Financial planner, Vanguard (2015–present); education specialist, Vanguard (2013–2015)

Jamie Dunn, CFP® (1991)

B.S. Financial mathematics and statistics, University of California Santa Barbara (2014)
Financial planner, Vanguard (2017–present); investment consultant, Vanguard (2015–2017); processing associate, Vanguard (2014–2015); client service representative, Cetera Advisors (2013–2014)

Karen M. Durkin, CFP® (1956)

B.S. Foods and nutrition, University of Illinois (1978)
Financial planner, Vanguard (2014–present); administrator, Vanguard (2013–2014)

Michele I. Duvivier, CFP® (1958)

B.S. Education, The Pennsylvania State University (1980)
Manager, Vanguard (2013–present)

Sean Patrick Dwyer, CFP® (1980)

B.S.B.A. Finance, University of Pittsburgh (2003)
Financial planner, Vanguard (2016–present); retirement
planning counselor, Vanguard (2013–2016)

Levi Earhart, CFP® (1981)

B.S. Management, Arizona State University (2005)
Financial planner, Vanguard (2016–present); client
relationship administrator, Vanguard (2013–2016)

Abram Doyle Early III, CFP® (1974)

B.A. Sociology, Wake Forest University (1996)
Financial planner, Vanguard (2015–present); director
of business development, MBL Advisors (2014–2015);
co-founder, Ignite Sports Marketing (2013–2014)

John A. Ebner, CFP® (1960)

B.A. Political science, Temple University (1991)
M.A. Political science, Villanova University (1997)
Financial planner, Vanguard (2015–present); investment
associate, Vanguard (2013–2015)

Robert A. Edney, CFP® (1967)

B.A. Economics, The Pennsylvania State University (1989)
M.B.A., Villanova University (2001)
Financial planner, Vanguard (2013–present)

Julie B. Edwards, CFP® (1971)

B.A. Psychology, University of Delaware (1993)
Financial planner, Vanguard (2013–present)

John T. Egan III, CFP® (1991)

B.S. Finance, Saint Joseph's University (2013)
B.S. Financial planning, Saint Joseph's University (2013)
Financial planner, Vanguard (2018–present); assigned
representative, Vanguard (2016–2018); retirement specialist,
Vanguard (2014–2016); client relationship specialist,
Vanguard (2013–2014)

Steven Egee (1990)

B.S. Political science, Columbia University (2012)
M.S. Education, Johns Hopkins University (2014)
Manager, Vanguard (2018–present); supervisor, Vanguard
(2015–2017); service administrator, Vanguard (2014–2015);
teacher, Baltimore City Public Schools (2013–2014)

Melissa Einberg, CFP® (1965)

B.A. Economics, Brandeis University (1986)
A.L.M. Finance, Harvard Extension School (2014)
Financial planner, Vanguard (2018–present); financial
planner, self-employed (2016–2017); wealth advisor,
Buckingham Strategic Wealth (2016); financial advisor,
Gage-Wiley & Co., Inc. (2014–2016); financial planner, self-
employed (2014); wealth advisor, Forteris Wealth
Management (2013–2014); wealth advisor, Allfest Wealth
Management (2013)

Outside activities: Ms. Einberg is a sales associate at
Bloomingdale's. Vanguard Advisers, Inc., has no affiliation
with Bloomingdale's, and Ms. Einberg's responsibilities do
not conflict with her position at Vanguard.

Ivan Eiraldi, CFP® (1983)

B.A. International relations and Political science, The State
University of New York College at Geneseo (2006)
Financial planner, Vanguard (2018–present); assigned
representative, Vanguard (2013–2018)

Timothy David Ellis II, CFP® (1990)

B.S. Business finance, Financial services, East Carolina
University (2013)
Financial planner, Vanguard (2015–present); brokerage
associate, Vanguard (2014–2015); associate, Vanguard
(2013–2014); intern, CAPTRUST (2013)

Jon Engleman, CFP® (1971)

B.S. Business management, The Pennsylvania State
University (1993)
Financial planner, Vanguard (2013–present)

James (Jake) Robert Ennis, CFP® (1992)

B.S. Business administration, University of South Carolina
(2014)
Financial planner, Vanguard (2016–present); investment
professional, Vanguard (2015–2016); client relationship
associate, Vanguard (2014–2015); assistant foreman,
Metrose Custom Homes (2013); server, Mulconry's Irish Pub
& Restaurant (2013–2014)

Michael Davis Espinosa (1991)

A.D.T. Business administration, Shasta Community College
(2013)
B.S. Business management, Brigham Young University –
Idaho (2015)
Financial planner, Vanguard (2018–present); brokerage
professional, Vanguard (2016–2018); client relationship
associate, Vanguard (2015–2016); assistant manager,
Johnson's Discount Foods (2015); sales representative,
Vantage Marketing (2014); laborer, North Valley Cleaning
(2013–2014); laborer, Advanced Building and Metal
Fabrication (2013)

Louis John Esposito, CFP® (1986)

B.S. Finance, The Pennsylvania State University (2008)
Manager, Vanguard (2015–present); supervisor, Vanguard
(2014–2015); financial planning specialist, Vanguard
(2013–2014)

Christopher A. Esser, CFP® (1971)

B.A. History, Bloomsburg University of Pennsylvania (1993)
B.S. Education, Bloomsburg University of Pennsylvania
(1994)
Financial planner, Vanguard (2013–present)

David Estrella, CFP® (1983)

B.S. Criminal justice, West Chester University (2005)
Financial planner, Vanguard (2016–present); trade
administrator, Vanguard (2013–2016); client relationship
associate, Vanguard (2013)

Casey Lynn Ethier (1987)

B.S. Business administration and Finance, University of the
Pacific (2009)
M.B.A., Drexel University (2017)
Manager, Vanguard (2013–present)

Astute Sagacious Evans (1991)

B.S. Finance, Wingate University (2014)
Financial planner, Vanguard (2016–present); retirement specialist, Vanguard (2015–2016); financial representative, First Investors Corporation (2014–2015); student worker, Wingate University (2013–2014)

Christopher H. Evans, CFP® (1981)

B.A. International relations, University of Southern California (2004)
Financial planner, Vanguard (2017–present); retirement income consultant, Vanguard (2014–2017); financial advisor, Country Financial (2013–2014)

Mark Evans, CFP® (1967)

B.A. Accounting, Michigan State University (1990)
M.T. Taxation, Villanova Law School (2001)
M.B.A. Management, Saint Joseph's University (2008)
Financial planner, Vanguard (2014–present); manager, Vanguard (2013–2014)

Tammie L. Evans, CFP® (1969)

B.S. Finance, Cleveland State University (2000)
M.B.A., Arizona State University (2007)
Financial planner, Vanguard (2014–present); administrator, Vanguard (2013–2014)

George Evdemon, CFP® (1963)

B.A. Finance, University of South Florida (1985)
M.B.A., Mercer University (1988)
Financial planner, Vanguard (2013–present)

Thomas Eybye (1976)

B.S. Business administration, University of Delaware (1999)
M.B.A., The State University of New York at Albany (2010)
Financial planner, Vanguard (2017–present); financial planner, Fidelity Investments (2014–2017); financial planner, Merrill Lynch (2013–2014)

Cory Fancher (1983)

B.A. Exercise and sport science, East Carolina University (2006)
Financial planner, Vanguard (2017–present); sales consultant, Vanguard (2015–2017); investment specialist, Vanguard (2014–2015); financial solutions advisor, Merrill Edge (2013–2014); participant services specialist, Charles Schwab (2013)

Phillip Chad Farmer, CFP® (1991)

B.S. Business administration, Appalachian State University (2014)
Financial planner, Vanguard (2016–present); baseball coach, Charlotte Stealth Baseball (2015–2016); investment professional, Vanguard (2015–2016); client relationship associate, Vanguard (2014–2015)

Amanda Lea Farr (1983)

B.S. Electrical engineering, Missouri University of Science and Technology (2007)
M.B.A., University of Pittsburgh (2016)
Manager, Vanguard (2017–present); technical advisor, Halliburton (2013–2015)

Brian G. Fay, CFP® (1976)

B.A. Corporate communications, College of Charleston (1999)
Financial planner, Vanguard (2013–present)

Donald Jeffrey Feagans, CFP® (1975)

B.S. Business administration, University of Colorado (1997)
Financial planner, Vanguard (2016–present); client service specialist, Vanguard (2013–2016)

Derek B. Featherston, CFP® (1966)

B.A. Business administration, Belmont Abbey College (1995)
Financial planner, Vanguard (2013–present)

D. Scott Feldmiller, CFP® (1992)

B.S. Finance, The Ohio State University (2014)
Financial planner, Vanguard (2016–present); investment consultant, Vanguard (2015–2016); client relationship associate, Vanguard (2014–2015); financial analyst intern, The Scotts Miracle-Gro Company (2013)

Colleen Marie Fitzgerald, CFP® (1987)

B.A. Economics, Adelphi University (2009)
M.B.A., Keller Graduate School of Management (2013)
Financial planner, Vanguard (2016–present); flex associate, Vanguard (2013–2016); assistant store manager, Verizon Wireless (2013)

Garrett Michael Fitzgerald, CFP® (1984)

B.S. Justice studies, Arizona State University (2006)
Financial planner, Vanguard (2018–present); relationship consultant, Vanguard (2015–2018); assigned representative, Vanguard (2013–2015)

Jacqueline Fix, CFP® (1984)

B.S. Business management, Northern Arizona University (2012)
Financial planner, Vanguard (2015–present); brokerage investment professional, Vanguard (2013–2015); insurance agent, J.B. Martin Insurance Agency (2013)

Kyle Flanary, CFP® (1984)

B.B.A. Economics, The University of Georgia (2007)
Financial planner, Vanguard (2015–present); consultant, Vanguard (2013–2015)

Matthew D. Fleming, CFP® (1983)

B.S. Business administration, Appalachian State University (2005)
Financial planner, Vanguard (2013–present); administrator, Vanguard (2013)

Ryan Matthew Flurie, CFP® (1978)

B.S., University of Pittsburgh (2002)
B.A., University of Pittsburgh (2002)
Financial planner, Vanguard (2016–present); investment specialist, Mallard Financial Partners, Inc. (2015); financial advisor, Concord Financial Group, LLC (2013–2015); office manager/tax accountant, ATM The Bottom Line, Ltd. (2013–2014)

Robert Foster, CFP® (1963)

B.A. Geography, San Diego State University (1988)
Financial planner, Vanguard (2013–present)

Charles Mitten Fox, CFP® (1987)

B.A. Liberal arts, Ohio University (2010)
Financial planner, Vanguard (2016–present); client services specialist, Vanguard (2015–2016); contractor, Creative Renovations (2015); customer service representative, Staffing Solutions (2015); personal advisor, Edward Jones Investments (2013–2015); loan advisor, DriveTime, Inc. (2013); inclusion assistant/C.A.R.E. activity leader, Catalina Foothills School District (2013)

JenaMarie Fox, CFP® (1984)

B.S. Business administration, Marquette University (2006)
Financial planner, Vanguard (2015–present); financial advisor, UBS Financial Services, Inc. (2013–2015)

Paul P. Fox (1963)

B.A. History, University of Illinois at Chicago (1988)
M.P.A., The University of Arizona (2001)
Financial planner, Vanguard (2016–present); sales consultant, Vanguard (2013–2016); supervisor, Vanguard (2013)

Mary A. Franks, CFP® (1965)

A.A.S. Chemical engineering, SUNY Broome Community College (1985)
Financial planner, Vanguard (2013–present); administrator, Vanguard (2013)

Michael Frazier, CFP® (1979)

B.S. Economics, Regis University (2001)
Financial planner, Vanguard (2017–present); wealth manager, USAA (2014–2017); wealth advisor, USAA (2013)

Michael Frendak (1993)

B.B.A. Finance, Wilkes University (2015)
Financial planner, Vanguard (2017–present); investment consultant, Scottrade (2017); financial advisor, AXA Advisors (2016–2017); leadership development associate, Advantage Solutions (2015–2016); intern, Wilkes University Family Business Alliance (2015–2016); baker, A Taste of Philly (2013–2015)

Jared Frew, CFP® (1981)

B.S. Finance with a certificate in Economics, Northern Arizona University (2003)
Financial planner, Vanguard (2013–present); administrator, Vanguard (2013)

Jonathan Friend, CFP® (1979)

B.A. Spanish, Brigham Young University (2004)
Financial planner, Vanguard (2017–present); quality administrator, Vanguard (2013–2017)

Brittany Frost, CFP® (1985)

B.B.A. Management, Evangel University (2008)
Financial planner, Vanguard (2015–present); administrator, Vanguard (2013–2015)

Thomas Ronald Furda, CFP® (1967)

B.A. History, Kenyon College (1989)
M.I.M. International management, University of Saint Thomas (1993)
Financial planner, Vanguard (2018–present); advisor, Financial Life Focus (2016–2018); principal, Objective Finance (2015–2016)

Sharnise N. Gadsden (1977)

B.S. Business administration, The Pennsylvania State University (2000)
M.B.A., Rosemont College (2016)
Financial planner, Vanguard (2016–present); client service specialist, Vanguard (2015–2016); retirement specialist, Vanguard (2013–2015); insurance sales, Mutual of Omaha (2013)

Robert Gagne (1978)

B.S. Finance, Central Connecticut State University (2012)
Financial planner, Vanguard (2018–present); account transition specialist, Vanguard (2015–2018); investment specialist, Vanguard (2013–2015); warehouse associate, Best Buy (2013)

Elisheba P. Gainey, CFP® (1969)

B.S. Lab sciences and Cytogenetic technology, Thomas Jefferson University (1996)
Financial planner, Vanguard (2014–present); supervisor, Vanguard (2013–2014)

Daniel Patrick Gallagher (1981)

B.A. Liberal arts, Villanova University (2005)
M.B.A. Finance, Saint Joseph's University (2013)
Financial planner, Vanguard (2017–present); communications specialist, Vanguard (2016–2017); investment professional, Vanguard (2015–2016); client relations and support associate, ASTM International (2013–2015)

Joseph (Joe) A. Gallagher, CFP® (1978)

B.A. Psychology, Rutgers University (2002)
Financial planner, Vanguard (2013–present); administrator, Vanguard (2013)

Gilbert Arthur Gallahar Jr., CFP® (1983)

A.S. General studies, Glendale Community College (2004)
B.A. Psychology & Physical education, University of Nevada, Las Vegas (2006)
M.B.A. Healthcare management, Western Governors University (2013)
Financial planner, Vanguard (2017–present); account transition specialist, Vanguard (2015–2017); client relationship associate, Vanguard (2014–2015); graduate & military academic counselor, Argosy University (2013–2014)

Kelly J. Gallo, CFP® (1986)

B.A. Economics, Furman University (2008)
Financial planner, Vanguard (2015–present); financial advisor, UBS Financial Services (2013–2015)

Nilay Gandhi, CFP® (1975)

B.S. Food marketing, Saint Joseph's University (1997)
M.S. Executive food marketing, Saint Joseph's University (2007)
Financial planner, Vanguard (2013–present); associate, Kumud C. Gandhi, CPA (2013–present)
Outside activities: Mr. Gandhi is an associate for Kumud C. Gandhi, CPA. Vanguard Advisers, Inc., has no affiliation with Kumud C. Gandhi, CPA, and Mr. Gandhi's responsibilities do not conflict with his position at Vanguard.

Carter G. Garbutt, CFP® (1984)

B.S.B.A. Finance and banking, Appalachian State University (2007)

Financial planner, Vanguard (2013–present)

Andy Paul Garcia, CFP® (1975)

B.S.B.A. Management information systems and Operations management, The University of Arizona (1998)

Financial planner, Vanguard (2016–present); supervisor, Vanguard (2013–2016)

Caleb M. Garcia, CFP® (1981)

B.S. Aeronautics, Embry-Riddle Aeronautical University (2009)

M.B.A. Finance, University of Pittsburgh (2012)

Manager, Vanguard (2013–present); project manager, Vanguard (2013)

Richard R. Garcia (1969)

B.S. Business administration, University of Phoenix (2010)

Financial planner, Vanguard (2016–present); financial associate, Vanguard (2013–2016)

Christopher Michael Garrett, CFP® (1991)

B.S. Finance, Indiana University of Pennsylvania (2014)

Financial planner, Vanguard (2016–present); account transition specialist, Vanguard (2015–2016); investment specialist, Vanguard (2014–2015)

Chase Gelardi, CFP® (1985)

B.S. Finance, The University of Arizona (2007)

Financial planner, Vanguard (2013–present)

Desislav Genov, CFP® (1982)

B.S. International business, University of National and World Economy (2006)

Financial planner, Vanguard (2018–present); retirement planning specialist, Nationwide (2014–2018); paraplanner, Hanson Ayala & Associates (2013–2014); registered representative, Charles Schwab (2013)

Hope C. Gerban, CFP® (1955)

B.A. Organizational leadership, Eastern University (2005)

Financial planner, Vanguard (2017–present); investment consultant, Vanguard (2013–2017)

Mark Gerner, CFP® (1983)

B.A. Anthropology, University of Notre Dame (2005)

J.D., Villanova University (2009)

M.B.A., Villanova University (2010)

Financial planner, Vanguard (2018–present); attorney, Company Voice (2018); wealth officer, Fortis Wealth (2015–2017); financial advisor, Morgan Stanley (2013–2015); associate, BlackRock (2013)

Travis W. Gibboney, CFP® (1972)

B.S. Finance, The Pennsylvania State University (1996)

Financial planner, Vanguard (2013–present)

Andrew James Gibson, CFP® (1991)

B.A. Psychology, Appalachian State University (2013)

Financial planner, Vanguard (2015–present); broker, Vanguard (2013–2015)

Lee Jordan Gillette (1981)

B.S. Economics, Northern Illinois University (2005)

M.S. Accounting, Grand Canyon University (2015)

Financial planner, Vanguard (2017–present); sales consultant, Vanguard (2013–2017)

Brenden Clarke Gilliam, CFP® (1991)

B.S. Business administration, The University of North Carolina at Greensboro (2013)

Financial planner, Vanguard (2017–present); client relationship associate, Vanguard (2014–2017); financial representative, Northwestern Mutual (2013)

Robin Barsky Gilson (1965)

B.A. English, University of Pennsylvania (1987)

M.A. English, University of Virginia (1989)

J.D., Northwestern University Law School (1993)

Financial planner, Vanguard (2017–present); client service specialist, Vanguard (2016–2017); adjunct faculty member, Glendale Community College (2013–2015); freelance writer, self-employed (2013)

Joel Gingrich, CFP® (1989)

B.S. Industrial design, Appalachian State University (2011)

M.B.A. International business, Appalachian State University (2013)

Financial planner, Vanguard (2016–present); investment service advisor, PNC Investments (2014–2016); financial advisor, Capitol Financial Solutions (2014); private equity consultant, SB Global Consultants, LLC (2013)

Anthony L. Giordano, CFP® (1969)

B.S. Accounting, Bloomsburg University of Pennsylvania (1991)

Financial planner, Vanguard (2013–present)

Jerrika Godbolt, CFP® (1986)

B.S. Business management, Clemson University (2008)

Financial planner, Vanguard (2014–present); administrator, Vanguard (2013–2014)

Nathan Goings, CFP® (1987)

B.S. Financial management, The Ohio State University (2011)

Financial planner, Vanguard (2018–present); assigned representative, Vanguard (2016–2018); retirement specialist, Vanguard (2013–2016); associate advisor, The Monitor Group (2013); retirement associate, Fidelity Investments (2013)

Roberto Gonzalez-Vigil, CFP® (1977)

B.S. Business administration/Finance, University of South Carolina (1999)

Financial planner, Vanguard (2013–present)

Outside activities: Mr. Gonzalez-Vigil is an owner of rental property. Vanguard Advisers, Inc., has no affiliation with the rental property, and Mr. Gonzalez-Vigil's responsibilities do not conflict with his position at Vanguard.

Brian W. Goss, CFP® (1980)

B.S. Management, Northern Arizona University (2004)

Financial planner, Vanguard (2016–present); investment specialist, Vanguard (2014–2016); manager, Evolve Properties LLC (2013–2014); customer service specialist, Liberty Mutual (2013)

Christopher Goudey, CFP® (1990)

B.A. Economics, Loyola University Maryland (2012)
Financial planner, Vanguard (2016–present); client relationship administrator, Vanguard (2014–2016); brokerage investment professional, Vanguard (2013–2014); investment professional, Vanguard (2013)

Craig Nelson Gower Jr., CFP® (1977)

B.B.A. Marketing, Temple University (2003)
Financial planner, Vanguard (2017–present); assigned representative, Vanguard (2016–2017); margin associate, Vanguard (2013–2016)

Justin Graupensperger, CFP® (1980)

B.S.B.A. Marketing, Shippensburg University (2004)
Financial planner, Vanguard (2018–present); relationship consultant, Vanguard (2014–2018); assigned representative, Vanguard (2013–2014)

Antonio Q. Green, CFP® (1972)

B.S. Business management, Pepperdine University (2010)
Financial planner, Vanguard (2016–present); wealth advisor, USAA (2013–2016)

Mark Greenbaum, CFP® (1954)

B.S., Syracuse University (1975)
Financial planner, Vanguard (2013–present)

Brent Greene (1973)

B.S. Business management, Gardner-Webb University (2007)
Financial planner, Vanguard (2017–present); investment consultant, Vanguard (2013–2017)

Michael Lee Greene, CFP® (1992)

B.S. Finance, Virginia Tech (2014)
Financial planner, Vanguard (2016–present); investment professional, Vanguard (2015–2016); registered representative, Vanguard (2014–2015); intern, Abacus Technology Corporation (2013)

Melissa Beth Greenwood, CFP® (1977)

B.S. Finance, Arizona State University (2001)
Financial planner, Vanguard (2017–present); wealth advisor, USAA (2013–2017)

James Greer, CFP® (1987)

B.S. Communication studies, Arizona State University (2009)
Financial planner, Vanguard (2016–present); client relationship administrator, Vanguard (2013–2016); client service specialist, Vanguard (2013)

Vincent Gregorovich (1969)

B.A. History, Purdue University (1993)
Financial planner, Vanguard (2017–present); client service specialist, Vanguard (2013–2017)

Ted Griffith (1971)

B.A. Mass communication, Emerson College (1994)
Financial planner, Vanguard (2018–present); fund communication manager, Vanguard (2013–2018)

Anna MacKenzie Grimes, CFP® (1990)

B.A. Economics, Hobart and William Smith Colleges (2012)
Financial planner, Vanguard (2017–present); assigned representative, Vanguard (2016–2017); brokerage associate, Vanguard (2014–2016); investment professional, Vanguard (2013–2014)

Bradley Grisham (1986)

B.S. Finance and Economics, Grand Canyon University (2018)
Financial planner, Vanguard (2017–present); sales consultant, Vanguard (2015–2017); assigned representative, Vanguard (2014–2017); client relationship associate, Vanguard (2013–2014)

Samantha Grissom, CFP® (1990)

B.A. Economics, University of Notre Dame (2012)
Financial planner, Vanguard (2015–present); investment consultant, Vanguard (2013–2015); investment specialist, Vanguard (2013)

Austin Thomas Grizzell, CFP® (1990)

B.S. Finance, Arizona State University (2013)
B.S. Economics, Arizona State University (2013)
Financial planner, Vanguard (2017–present); client relationship consultant, Vanguard (2015–2017); client service specialist, Vanguard (2013–2015)

Thomas Gumbert, CFP® (1989)

B.S. Finance, DeSales University (2012)
Financial planner, Vanguard (2016–present); client service specialist, Vanguard (2015–2016); retirement plan service specialist, Vanguard (2013–2015)

Andrew Trevor Haas, CFP® (1988)

B.A. Classical studies, Villanova University (2011)
Financial planner, Vanguard (2016–present); sales and investment consultant, Vanguard (2013–2016); investment specialist, Vanguard (2013)

Justin Patrick Hager, CFP® (1983)

A.A. Liberal studies, Holy Cross College (2003)
B.S. Finance, The University of Arizona (2006)
Manager, Vanguard (2017–present); financial planner, Vanguard (2016–2017); financial advisor, Ameriprise Financial, Inc. (2013–2016)

Patricia M. Haggerty, CFP® (1955)

B.S. Biology, Yale University (1977)
Financial planner, Vanguard (2017–present); client relationship administrator, Vanguard (2014–2017); senior retirement specialist, Charles Schwab (2013–2014)

Matthew D. Hale, CFP® (1984)

B.S. Economics, Arizona State University (2010)
Financial planner, Vanguard (2015–present); client relationship administrator, Vanguard (2013–2015); client relationship associate, Vanguard (2013)

Lauren Judith Hall, CFP® (1962)

B.S. Marketing, University of Phoenix (2000)
M.B.A., University of Phoenix (2003)
Financial planner, Vanguard (2016–present); retirement services representative, Vanguard (2014–2016); sales specialist, Vanguard (2013)

Vincent Ham, CFP® (1969)

B.A. Psychology, Brown University (1993)
Financial planner, Vanguard (2013–present)

Erica N. Hamilton, CFP® (1975)

B.S. Business administration, Goldey-Beacom College (1998)
Financial planner, Vanguard (2013–present)

Joseph V. Haney, CFP® (1964)

B.A. Psychology, Temple University (1992)
Financial planner, Vanguard (2013–present); client relationship administrator, Vanguard (2013)

Cory B. Hansen, CFP® (1983)

B.S. Finance, Brigham Young University (2008)
Financial planner, Vanguard (2015–present); retirement plan specialist, Vanguard (2013–2015)

Diane Hansen, CFP® (1965)

B.S.B.A. Finance/Economics, Rockhurst University (1987)
Financial planner, Vanguard (2014–present); administrator, Vanguard (2013–2014); coordinator, YMCA (2013)

William R. Harmon, CFP® (1971)

B.A. Communication, Hanover College (1993)
Financial planner, Vanguard (2018–present); financial advisor, PNC (2017–2018); paraplanner, Comprehensive Retirement Solutions (2016–2017); investment advisor representative, Visionary Horizons Wealth Management (2016); financial advisor, JPMorgan Chase (2015–2016); financial consultant, Charles Schwab (2013–2015)

Shanaya Richina Harris (1984)

B.B.A. Business administration, Queens University of Charlotte (2006)
M.S. Accounting, Strayer University (2010)
Manager, Vanguard (2018–present); supervisor, Vanguard (2013–2017)

Wade Phillip Hartman (1991)

A.A., Catawba Valley Community College (2011)
B.S. Sports medicine, Appalachian State University (2014)
Financial planner, Vanguard (2018–present); financial advisor, MassMutual Carolinas (2016–2018); financial services representative, MetLife (2015–2016); team leader, Kilwins Chocolates Franchise, Inc. (2015); business and on-site development associate, Studio 321 (2013–2015)

Mary Elizabeth Hartrich, CFP® (1993)

B.A. Humanities, Villanova University (2015)
Financial planner, Vanguard (2018–present); small business retirement plan specialist, Vanguard (2016–2018); brokerage investment professional, Vanguard (2015–2016); undergraduate office of admissions assistant, Villanova University (2013–2014)

Chris Hartwig, CFP® (1983)

B.S. Economics, Arizona State University (2005)
Financial planner, Vanguard (2013–present)

Ryan Hawk, CFP® (1981)

B.S. Finance, University of Central Florida (2004)
Financial planner, Vanguard (2014–present); wealth advisor, Baron Silver Stevens Financial Advisors, LLC (2013–2014)

Zackery Alan Hawkins, CFP® (1991)

B.S. Business administration, East Carolina University (2015)
Financial planner, Vanguard (2017–present); retirement specialist, Vanguard (2016–2017); client relationship associate, Vanguard (2015–2016); lead leadership assistant, East Carolina University (2013–2015)

Mark V. Haynes, CFP® (1970)

B.S. Business administration, Towson University (1992)
M.B.A., The Pennsylvania State University (2003)
Financial planner, Vanguard (2015–present); project manager, Vanguard (2013–2015)

Barry C. Hays, CFP® (1961)

B.S. Business, Arizona State University (1984)
M.Ed. Education, Grand Canyon University (1994)
Financial planner, Vanguard (2015–present); administrator, Vanguard (2013–2015)

Tyler R. Heald, CFP® (1987)

B.A. Communications, Arizona State University (2010)
Financial planner, Vanguard (2016–present); problem resolution associate, Vanguard (2013–2016)

Nathan Hearn, CFP® (1980)

B.S. Education, Bowling Green State University (2003)
Financial planner, Vanguard (2013–present)

Joseph B. Heiser, CFP® (1966)

B.S. Economics, Northern Illinois University (1988)
B.S. Information technology, Western Governors University (2012)
Financial planner, Vanguard (2014–present); wealth manager, USAA (2013–2014)

Ken Helms, CFP® (1982)

B.S. Business administration, The University of North Carolina at Wilmington (2004)
Financial planner, Vanguard (2014–present); associate, Vanguard (2013–2014)

Danielle Hendricks (1976)

B.A. Financial management, Immaculata University (2017)
Financial planner, Vanguard (2018–present); compliance administrator, Vanguard (2013–2018)

Russ Hendricksen, CFP® (1969)

B.S. Accounting, Wagner College (1992)
Manager, Vanguard (2017–present); financial planner, Vanguard (2015–2017); wealth advisor, USAA (2013–2015)

Cameron Jon Henry, CFP® (1991)

A.A. Communication studies, Kirkwood Community College (2012)
B.S. Communication studies, The University of Iowa (2014)
Financial planner, Vanguard (2017–present); investment professional, Vanguard (2014–2017); broker, American Financial Securities (2013–2014); paratransit bus driver, Johnson County SEATS (2013–2014)

John Heppler (1983)

B.A. Philosophy, The University of Scranton (2006)
Financial planner, Vanguard (2017–present); financial advisor, Merrill Lynch (2016–2017); director of development, Independence Mission Schools (2013–2016); director of development, The DePaul Catholic School (2013)

Jacob Hershberg, CFP® (1979)

B.A. Political science, The Ohio State University (2002)
Financial planner, Vanguard (2017–present); relationship manager, Vanguard (2015–2017); assigned representative, Vanguard (2013–2015)

Verlon (Buddy) Hicks, CFP® (1966)

B.A. Economics, Northern Illinois University (1990)
Financial planner, Vanguard (2013–present); communications administrator, Vanguard (2013)

Douglas Joseph Higgins, CFP® (1982)

B.S. Finance, Arizona State University (2007)
Financial planner, Vanguard (2016–present); LPL Financial Advisor, LPL Financial (2014–2016); wealth advisor, USAA (2013–2014)

Daniel Hilby, CFP® (1986)

B.A. Accounting and finance, Augustana College (2009)
Financial planner, Vanguard (2016–present); annuity specialist, Vanguard (2015–2016); client relationship associate, Vanguard (2014–2015); internal sales consultant, CES, Inc. (2013–2014); financial representative, Northwestern Mutual (2013)

Thomas Hill, CFP® (1988)

B.S. Economics, East Carolina University (2011)
Financial planner, Vanguard (2017–present); sales consultant, Vanguard (2016–2017); investment specialist, Vanguard (2014–2016); financial services officer, State Employees' Credit Union (2013–2014)

Michael Ross Hillyer (1975)

B.S. Finance, The Pennsylvania State University (1997)
Manager, Vanguard (2016–present); risk analyst, Vanguard (2015–2016); project manager, Vanguard (2013–2014)

Sarah Hind, CFP® (1974)

B.A. English, Virginia Tech (1996)
M.B.A., Drexel University (2017)
Manager, Vanguard (2013–present); financial planner, Vanguard (2013)

Daniel Curtis Hinson, CFP® (1992)

B.S. Economics, Florida Southern College (2013)
Financial planner, Vanguard (2017–present); retirement specialist, Vanguard (2015–2017); client relationship specialist, Vanguard (2014–2015); property management intern, Situation Solutions, Inc. (2013); technology center assistant, Florida Southern College (2013)

Joshua W. Hitchcock, CFP® (1967)

B.A. Spanish, Wake Forest University (1989)
Financial planner, Vanguard (2013–present)

Philip James Hoffman, CFP® (1955)

B.A. Speech and communications, University of Delaware (1978)
Financial planner, Vanguard (2013–present)

Jonathan E. Hohn, CFP® (1973)

B.B.A., University of Michigan (1998)
M.B.A., Wayne State University (2005)
Financial planner, Vanguard (2014–present); vice president and portfolio manager, FirstMerit PrivateBank (2013–2014)

Patricia J. Holdman, CFP® (1968)

B.S. Interior design, Arizona State University (1991)
Financial planner, Vanguard (2015–present); investment consultant, Vanguard (2013–2015)

Catherine Hollaran Holmes, CFP® (1959)

B.A. Business administration, Queens University (1982)
Financial planner, Vanguard (2017–present); sales consultant, Vanguard (2015–2017); investment consultant, Vanguard (2013–2015); investment specialist, Vanguard (2013)

John Hopkins (1958)

Southern Illinois University (1976–1978)
Financial planner, Vanguard (2017–present); senior financial advisor/officer, PNC Investments (2014–2017); financial advisor, Wells Fargo Advisors (2013–2014)

Joshua Mark Hopsicker, CFP® (1989)

A.A.S. Banking/Financial services, Alfred State College (2009)
B.B.A. Financial planning, Alfred State College (2011)
Financial planner, Vanguard (2017–present); financial planner, Prudential (2013–2016)

Travis James Horner, CFP® (1983)

B.S. Marketing, Northern Arizona University (2006)
M.B.A., University of Phoenix (2010)
Financial planner, Vanguard (2017–present); financial consultant, Vanguard (2013–2017)

Serena H. Horsch, CFP® (1978)

B.S. Biology, Arizona State University (2004)
Financial planner, Vanguard (2015–present); investment administrator, Vanguard (2013–2015); communications associate, Vanguard (2013)

Gregory L. Houp, CFP® (1973)

B.S. Accounting, University of Delaware (1995)
Financial planner, Vanguard (2013–present)

Latoya Nicole Hubbard (1977)

A.S. Applied science, Georgia Perimeter College (1999)
B.B.A. Management, Clayton State University (2001)
M.B.A., Central Michigan University (2004)
Manager, Vanguard (2013–present)

Kevin Jay Huff (1966)

B.A. Communication, Temple University (1988)
Financial planner, Vanguard (2017–present); wealth management advisor, TIAA (2014–2016); investment consultant, Scottrade (2013–2014); compliance consultant, Northbound (2013)

Hunter Martin Husted, CFP® (1980)

B.S. Management, Arizona State University (2004)
M.B.A., Arizona State University (2010)
Financial planner, Vanguard (2017–present); principal, Apex Risk Management, LLC (2014–2017); financial advisor, USAA (2013–2014)

Matthew Carey Hyres, CFP® (1984)

B.A. Psychology, University of Connecticut (2007)
Financial planner, Vanguard (2017–present); client service specialist, Vanguard (2016–2017); workplace planning and guidance/defined contribution associate; Fidelity Investments (2014–2015); action line sales consultant, Hilton Grand Vacations (2013)

Kristen Lynd Iacobelli, CFP® (1978)

B.A. Humanities and History, University of San Diego (2001)
M.B.A., Arizona State University (2014)
Financial planner, Vanguard (2016–present); client services specialist, Vanguard (2014–2016); student employee, Arizona State University (2013–2014)

Katherine Lynn Ineson, CFP® (1986)

B.A. Communication, University of Maryland (2008)
M.B.A. Strategic management, Temple University (2014)
Manager, Vanguard (2017–present); project manager, Vanguard (2013–2017)

Ricky Washington Jackson Jr., CFP® (1987)

B.A. Communication studies, The University of North Carolina at Chapel Hill (2009)
Manager, Vanguard (2018–present); supervisor, Vanguard (2017); financial planner, Vanguard (2016–2017); financial advisor, Edward Jones (2015–2016); field manager, Pulte Homes (2013–2015); sales representative, Queen City Insurance (2014); grocery replenishment specialist, Publix (2013)

Melanie D. Jacyszyn, CFP® (1976)

B.S. Finance, The Pennsylvania State University (1998)
Financial planner, Vanguard (2014–present); wealth management advisor, TIAA-CREF (2013)

Mariam Jan (1975)

B.B.A. Finance and Marketing, Institute of Business Administration, Karachi (1996)
M.B.A. Finance and Marketing, Institute of Business Administration, Karachi (1997)
Financial planner, Vanguard (2018–present); investment professional, Vanguard (2017–2018); brokerage investment professional, Vanguard (2016–2017)

Jonathan Jana, CFP® (1982)

B.S. Public administration, The University of Arizona (2005)
Financial planner, Vanguard (2015–present); inheritance specialist, Vanguard (2013–2015); retirement specialist, Vanguard (2013)
Outside activities: Mr. Jana is an independent business owner at American Communications Network. Vanguard Advisers, Inc., has no affiliation with American Communications Network, and Mr. Jana's responsibilities do not conflict with his position at Vanguard.

Kevin Janiec (1990)

B.A. Public relations, The Pennsylvania State University (2013)
Manager, Vanguard (2018–present); supervisor, Vanguard (2017); sales consultant, Vanguard (2015–2017); investment consultant, Vanguard (2014–2015); investment specialist, Vanguard (2013–2014)

Jaron Scott Jefferis, CFP® (1985)

B.S. Business administration, Bowling Green State University (2008)
Financial planner, Vanguard (2015–present); retirement specialist, Vanguard (2013–2015); client relationship specialist, Vanguard (2013); manager, Great Wolf Lodge (2013)

Christopher Jennings (1992)

B.B.A. Finance, The University of Iowa (2016)
Financial planner, Vanguard (2018–present); innovation sales, Vanguard (2017–2018); account transition specialist, Vanguard (2016); sales representative, MopedU (2013–2016); agent, New York Life Insurance Company (2015); barback, DC's Bar and Grill (2013–2014); retail associate, The University of Iowa (2013)

Cory D. Johnson (1982)

B.S. Public relations, Illinois State University (2005)
Financial planner, Vanguard (2017–present); investment professional, Vanguard (2013–2017); business development manager, Nexus 21 TV Lift Systems (2013)

Daniel Johnson, CFP® (1982)

B.A. Biblical studies, Bethel University (2005)
M.S. Finance, Webster University (2012)
Financial planner, Vanguard (2017–present); financial planner, Ronald & Blue Co. (2013–2017); mortgage analyst, Accenture (2013); intelligence analyst/resource advisor, United States Air Force (2013)

Kelly Oliver Johnson, CFP® (1983)

B.A. English, The University of Arizona (2004)
Financial planner, Vanguard (2014–present); associate, Vanguard (2013–2014); associate, Vanguard (2013)

Kurt Johnson, CFP® (1992)

B.A. Finance, Muhlenberg College (2015)
Financial planner, Vanguard (2017–present); account transition specialist, Vanguard (2016–2017); processing associate, Vanguard (2015–2016)

Nicholas Johnson, CFP® (1983)

B.S. Finance, Upper Iowa University (2010)
Manager, Vanguard (2014–present); supervisor, Vanguard (2013–2014)

Reginald K. Johnson Jr. (1987)

A.A., Cape Fear Community College (2010)
Financial planner, Vanguard (2017–present); client service specialist, Vanguard (2016–2017); service consultant, LPL Financial (2014–2016); personal banker, Wells Fargo (2013–2014)

Thomas Richard Johnson (1979)

B.S. Communication, The University of Arizona (2002)
Manager, Vanguard (2018–present); supervisor, Vanguard (2013–2017); client relationship associate, Vanguard (2013)

Tyler L. Johnson, CFP® (1989)

B.S. Financial management, Clemson University (2012)
Financial planner, Vanguard (2015–present); assigned representative, Vanguard (2013–2015); client services specialist, Vanguard (2013)

Da-zha R. Jones, CFP® (1990)

B.S. Business administration, The University of North Carolina at Charlotte (2012)

Manager, Vanguard (2018–present); supervisor, Vanguard (2016–2017); financial planner, Vanguard (2015–2016); associate, Vanguard (2013–2015); server, Aramark Food & Beverage (2013–2014)

Nathan Alex Joseph, CFP® (1979)

B.S. Business administration, Central Michigan University (2004)
Financial planner, Vanguard (2016–present); account transition specialist, Vanguard (2015–2016); investment specialist, Vanguard (2013–2015); banker, JPMorgan Chase (2013)

Andrew Russell Joshu (1974)

B.S. Economics, Arizona State University (2003)
Financial planner, Vanguard (2018–present); fund access support liaison, Vanguard (2016–2018); corporate actions functional owner, Vanguard (2013–2016)

Paul Anthony Juliano Jr., CFP® (1991)

B.S. Business administration, Millersville University (2013)
Financial planner, Vanguard (2017–present); client service specialist, Vanguard (2016–2017); brokerage specialist, Vanguard (2015–2016); client relationship specialist, Vanguard (2013–2015); client services intern, Emerald Asset Management, Inc. (2013)

Shawn M. Kada, CFP® (1984)

B.S. Finance, The Pennsylvania State University (2006)
M.B.A., Saint Joseph's University (2016)
Financial planner, Vanguard (2014–present); administrator, Vanguard (2013–2014)

Randall Kale (1989)

B.A. Communications, Queens University of Charlotte (2011)
Financial planner, Vanguard (2018–present); inheritance consultant, Vanguard (2015–2018); inheritance specialist, Vanguard (2014–2015); transition case specialist, Vanguard (2013–2014); sales specialist, Allstate (2013); member service representative, Siskey Family YMCA (2013)

Patrick William Kalish (1991)

B.A. Business administration, Lycoming College (2014)
Financial planner, Vanguard (2017–present); account transition specialist, Vanguard (2016–2017); sales territory manager, Ritz-Craft Corporation (2014–2016); leasing consultant, Paradigm Companies (2013); safety and security aide, Lycoming College (2013)

Scott Andrew Kamin (1977)

B.A. International business, Lehigh University (1999)
M.B.A., Saint Joseph's University (2012)
Manager, Vanguard (2013–present)

Erick Trevor Kappus, CFP® (1979)

B.S. Marketing, University of Wisconsin–Oshkosh (2002)
Financial planner, Vanguard (2016–present); investment consultant, Vanguard (2013–2016)

Steven Kase Jr., CFP® (1985)

B.S. Business administration, Elizabethtown College (2009)
Financial planner, Vanguard (2015–present); investment consultant, Vanguard (2013–2015); investment specialist, Vanguard (2013)

Robert John Kearly, CFP® (1969)

B.A. Business management, Belmont Abbey College (2002)
M.B.A., Strayer University (2008)
Financial planner, Vanguard (2013–present)

Jordan Richard Keefer, CFP® (1992)

B.S. Finance, The University of Alabama (2014)
Financial planner, Vanguard (2018–present); innovation team sales consultant, Vanguard (2016–2018); retail sales consultant, Vanguard (2015–2016); client relationship associate, Vanguard (2014–2015); lab administrator, The University of Alabama Sales Program (2014); corporate events team member, The University of Alabama Sales Program (2013–2014); financial advisor intern, Morgan Stanley (2013)

Cameron Keeler, CFP® (1974)

B.A. Government, Georgetown University (1997)
Financial planner, Vanguard (2013–present)

Richard M. Keeley (1963)

B.S. Finance, The Pennsylvania State University (1985)
Financial planner, Vanguard (2018–present); investment consultant, Vanguard (2014–2018); independent consultant, self-employed (2013)

Michael Patrick Keen (1992)

B.S. Finance, Virginia Tech (2014)
Financial planner, Vanguard (2018–present); investment professional, Vanguard (2016–2018); client relationship associate, Vanguard (2015–2016); sales representative, Natty Beau (2015); sales intern, Invincia Insurance Solutions (2014)

Brian Keepert, CFP® (1977)

B.S.B.A. Finance, Shippensburg University of Pennsylvania (1999)
M.B.A. Investment management, Drexel University (2006)
Financial planner, Vanguard (2017–present); project manager, Vanguard (2013–2017); financial advisor, Vanguard (2013)

Myshaina Joy Kehinde (1989)

B.A. Communication studies, The University of North Carolina at Greensboro (2011)
Financial planner, Vanguard (2018–present); investment specialist, Vanguard (2013–2018); personal banker, Wells Fargo (2013)

Joy Kelley, CFP® (1982)

B.A. Global business, Arizona State University (2003)
Manager, Vanguard (2016–present); financial planner, Vanguard (2014–2016); portfolio consultant, Charles Schwab & Co./Schwab Private Client Investment Advisory, Inc. (2013–2014)

Sean Aloysius Kelly (1979)

B.A. Sociology, The Ohio State University (2002)
Financial planner, Vanguard (2018–present); orders associate, Vanguard (2018); support lead, Vanguard (2017–2018); brokerage investment professional, Vanguard (2016–2017); contractor, Randstad (2015–2016); bartender, The Counter (2015); bartender, House Beer (2014–2015); bartender/supervisor, Rusty Bucket (2013–2015)

Alyson Kennedy, CFP® (1978)

B.A. Business administration, Belmont Abbey College (2000)

Manager, Vanguard (2017–present); financial planner, Vanguard (2013–2017)

Alison W. Kerber, CFP® (1984)

B.S.W. Social work, Temple University (2008)

Financial planner, Vanguard (2018–present); vice president/lead advisor, SFG Wealth Planning Services, Inc. (2013–2018)

Jeffrey Alan Kern, CFP® (1977)

B.B.A. Business administration, Roanoke College (2000)

Financial planner, Vanguard (2018–present); relationship consultant, Vanguard (2013–2018)

Maarten Kerstens, CFP® (1989)

B.S. Business administration, Florida International University (2012)

Financial planner, Vanguard (2018–present); assigned representative, Vanguard (2016–2018); client service representative, Vanguard (2013–2016)

Patrick V. Kerwin, CFP® (1982)

B.S. Finance, La Salle University (2004)

Financial planner, Vanguard (2014–present); administrator, Vanguard (2013–2014)

Ryan Kessler, CFP® (1976)

B.S. Marketing, Indiana University of Pennsylvania (2000)

Financial planner, Vanguard (2013–present)

Albert D. Kim (1975)

B.A. Communications, The Pennsylvania State University (2000)

Financial planner, Vanguard (2017–present); financial advisor, The Legend Group (2013–2017); financial advisor, VALIC (2013)

Jamie King, CFP® (1974)

B.S. Business management, University of Phoenix (2005)

Financial planner, Vanguard (2017–present); sales consultant, Vanguard (2014–2017); financial advisor, Merrill Edge (2013–2014); financial advisor, USAA (2013)

Graham Harrison Kington (1985)

B.A. History, East Stroudsburg University (2008)

M.A. History, East Stroudsburg University (2015)

Manager, Vanguard (2018–present); supervisor, Vanguard (2016–2017); financial planner, Vanguard (2015–2016); investment professional, Vanguard (2013–2015); restaurant manager, Jack Duggan's (2013)

Alexandra Kirkpatrick, CFP® (1990)

B.A. Psychology, Wake Forest University (2013)

Financial planner, Vanguard (2016–present); client relationship associate, Vanguard (2013–2016); investment professional, Vanguard (2013); camp counselor, Newtown Day Camp (2013)

Kelly Klyce, CFP® (1966)

B.S. Clothing and textiles, Mansfield University (1988)

M.B.A. Finance, Temple University (2002)

Financial planner, Vanguard (2013–present)

Thomas E. Knowlton, CFP® (1961)

B.A. Economics/International relations, Claremont McKenna College (1983)

M.B.A., Thunderbird School of Global Management (1985)

Financial planner, Vanguard (2015–present); senior fixed income specialist, Vanguard (2013–2015); fixed income specialist, Vanguard (2013)

Michael James Kohler, CFP® (1985)

B.S. Business administration, University of Delaware (2008)

Financial planner, Vanguard (2015–present); administrator, Vanguard (2013–2015)

James F. Kolar, CFP® (1965)

B.A. Economics, University of Pittsburgh (1987)

M.B.A. Finance, Widener University (1988)

M.S. Taxation, Widener University (1990)

Financial planner, Vanguard (2013–present)

Matthew Adam Kolber, CFP® (1969)

B.A. Economics, Colgate University (1991)

M.B.A., Arizona State University (2000)

Manager, Vanguard (2013–present)

Andrew J. Kopasakis, CFP® (1987)

B.S. Marketing, Johnson & Wales University (2010)

Financial planner, Vanguard (2015–present); administrator, Vanguard (2013–2015)

Gregory Korhonen, CFP® (1991)

B.S., Misericordia University (2013)

Financial planner, Vanguard (2016–present); client relationship administrator, Vanguard (2014–2016); client relationship associate, Vanguard (2013–2014); finance intern, Berkshire Asset Management, LLC (2013)

Kyle Andrew Kraus, CFP® (1971)

B.S. Economics, Southern Methodist University (1993)

M.B.A., Point Loma Nazarene University (2007)

Financial planner, Vanguard (2016–present); financial advisor, Harnden MacLean Wealth Advisors (2016); financial advisor, Wells Fargo (2015–2016); financial advisor, Principal Financial Group (2013–2015); associate portfolio consultant, Schwab Private Client (2013)

Robert G. Kubiak, CFP® (1959)

B.A. Mathematics, Holy Family University (1989)

M.B.A., Saint Joseph's University (1995)

Financial planner, Vanguard (2013–present)

Joseph J. Kucharzuk, CFP® (1962)

B.S. Music education, West Chester University of Pennsylvania (1984)

Financial planner, Vanguard (2013–present)

Stephanie E. Kung, CFP® (1989)

B.S.B.A. Business management, The University of Arizona (2013)

Financial planner, Vanguard (2016–present); brokerage professional, Vanguard (2015–2016); investment professional, Vanguard (2013–2015); resident assistant, The University of Arizona (2013)

Steven Kuter, CFP® (1975)

B.S. Agricultural science, The Pennsylvania State University (1997)
Financial planner, Vanguard (2015–present); administrator, Vanguard (2013–2015); financial advisor, Ameriprise Financial, Inc. (2013)

Christopher J. Kuzelka, CFP® (1986)

B.B.A. Management, Northern Arizona University (2012)
Financial planner, Vanguard (2015–present); brokerage investment professional, Vanguard (2013–2015); client relationship associate, Vanguard (2013)

Matthew Masaru Kwong (1990)

B.S. Business administration, California State University, Long Beach (2013)
Financial planner, Vanguard (2016–present); retirement specialist, Vanguard (2014–2016); client relationship specialist, Vanguard (2013–2014); store manager, Tastea (2013)

Daren Kobi Laker, CFP® (1964)

B.S. Finance, Arizona State University (2001)
Financial planner, Vanguard (2014–present); administrator, Vanguard (2013–2014)

Thomas L. Laky Jr., CFP® (1988)

B.S. Finance, Drexel University (2011)
M.B.A. Marketing and Analytics, Villanova University (2017)
Financial planner, Vanguard (2016–present); assigned representative, Vanguard (2015–2016); retirement plan service representative, Vanguard (2013–2015)

Jeremiah C. Lampton, CFP® (1982)

B.S. Interdisciplinary studies, Arizona State University (2007)
Manager, Vanguard (2018–present); supervisor, Vanguard (2015–2018); financial advisor, Vanguard (2013–2015)

Katherine J. Latshaw, CFP® (1959)

B.S. Business, Philadelphia University (1996)
M.B.A., Saint Joseph's University (2008)
M.S. Psychology, Grand Canyon University (2016)
Manager, Vanguard (2013–present)

Christina M. Lauria, CFP® (1988)

B.S. Finance, Villanova University (2010)
Financial planner, Vanguard (2017–present); wealth advisor, Hillview Capital Advisors, LLC (2013–2017)

John Lawrence, CFP® (1985)

B.A. Psychology, The University of Arizona (2007)
Financial planner, Vanguard (2017–present); investment consultant, Vanguard (2013–2017)

Ryan M. Lee, CFP® (1974)

B.S. Commercial and leisure management, Lock Haven University of Pennsylvania (1997)
Financial planner, Vanguard (2014–present); administrator, Vanguard (2013–2014)

Scott LeJeune (1990)

B.B.A. Management, Texas Tech University (2012)
M.S. Personal financial planning, Texas Tech University (2013)
Financial planner, Vanguard (2017–present); client relationship associate, Vanguard (2016–2017); AmeriCorps mentor, Communities In Schools (2015–2016); project support specialist, Gerson Lehrman Group (2014–2015); instructor, Lubbock Field House (2014)

Richard Tyler Lemmon (1985)

B.S. Business administration, Brigham Young University (2010)
M.B.A. Financial markets, Arizona State University (2016)
Manager, Vanguard (2017–present); MBA rotational program, Vanguard (2016–2017); financial advisor, Morgan Stanley Wealth Management (2013–2014)

George A. Leone Jr., CFP® (1969)

The State University of New York at Buffalo (1987–1990)
Financial planner, Vanguard (2013–present)

Logan Michael Levin (1988)

B.S. Finance, York College of Pennsylvania (2010)
M.B.A. Finance, University of Baltimore (2014)
Financial planner, Vanguard (2018–present); investment professional, Vanguard (2016–2018); client relationship associate, Vanguard (2015–2016); post sale and warranty resolution specialist, TESCO Technologies (2014); opportunity and analysis processing representative, TESCO Technologies (2013)

Bryan W. Lewis, CFP® (1983)

B.A. Economics, Villanova University (2006)
Financial planner, Vanguard (2013–present); administrator, Vanguard (2013)

Gabriel R. Leyva, CFP® (1971)

B.A. History, Fisk University (1996)
Financial planner, Vanguard (2015–present); investment specialist, Vanguard (2013–2014)

Anthony J. Licocci, CFP® (1979)

B.A. Finance, University of Wisconsin–Platteville (2005)
Financial planner, Vanguard (2015–present); brokerage associate, Vanguard (2013–2015)

Aryeh Lightman, CFP® (1991)

B.S. Political science, Arizona State University (2013)
Financial planner, Vanguard (2016–present); investment professional, Vanguard (2014–2016); client relationship specialist, Vanguard (2014); intern, USAA (2013); sales associate, Big 5 Sporting Goods (2013)

Jason H. Lindley, CFP® (1978)

B.S. Business management with a minor in Accounting, North Carolina State University (2001)
Financial planner, Vanguard (2015–present); relationship administrator, Vanguard (2013–2015); assigned representative, Vanguard (2013)

Jeffrey B. Llewellyn, CFP® (1981)

B.A. Psychology, The University of Texas at Austin (2002)
M.B.A., Temple University (2012)
Manager, Vanguard (2017–present); financial planner,
Vanguard (2015–2017); financial advisor, Morgan Stanley
(2013–2015); senior manager of corporate HR, Dollar
Financial Group (2013)

Amie Elisabeth Lloyd, CFP® (1975)

B.S. Finance, Arizona State University (1998)
M.B.A., University of Phoenix (2005)
Financial planner, Vanguard (2018–present); supervisor,
Vanguard (2013–2018)

Daniel William Loftus, CFP® (1980)

B.S. Finance, The University of Scranton (2003)
M.B.A., LaSalle University (2010)
Financial planner, Vanguard (2017–present); trust
specialist, Merrill Lynch (2015–2017); wealth management
specialist, Merrill Lynch (2013–2015)

Mark R. Lohrman, CFP® (1959)

B.S. Social science, Thomas Edison State
University (2013)
Financial planner, Vanguard (2015–present); investment
advisor, Charles Schwab & Co., Inc. (2013–2015)

Jamie Longacre (1973)

B.A. Public and mass communication studies, West Virginia
University (1995)
Financial planner, Vanguard (2018–present); retirement plan
services associate, Vanguard (2016–2018); teacher, West
Chester Friends School (2015–2016); teacher, Goshen
Friends School (2015–2016); teacher, Chester County
Intermediate Unit (2013–2015); outbound account specialist,
Citadel Federal Credit Union (2013–2014)

Allen Wesley Losey, CFP® (1969)

B.A. Psychology, University of Colorado (1997)
Financial planner, Vanguard (2016–present); investment
consultant, Vanguard (2013–2016)

Adrienne D. Love, CFP® (1973)

B.B.A. Finance, Ohio University (1996)
M.B.A. Finance, Cleveland State University (1999)
Financial planner, Vanguard (2013–present); financial planner,
Key Private Bank (2013)

Travis Lovrien, CFP® (1989)

B.S.B.A. Business economics, The University of
Arizona (2012)
Financial planner, Vanguard (2016–present); supervisor,
Vanguard (2014–2016); administrator, Vanguard (2013–2014)

Erich F. Luebker, CFP® (1981)

B.S. Finance, Shippensburg University of Pennsylvania (2004)
M.B.A., Villanova University (2011)
Manager, Vanguard (2013–present); financial planner,
Vanguard (2013)

Christopher S. Lukasevics, CFP® (1969)

B.S. Finance, Central Connecticut State University (1996)
Financial planner, Vanguard (2013–present)

Gregory Allen Luoni (1957)

B.S. Business administration, West Virginia University (1979)
Financial planner, Vanguard (2017–present); investment
professional, Vanguard (2013–2017)

Joseph Lynch IV, CFP® (1978)

B.A. Spanish and Business, Morehouse College (2000)
Financial planner, Vanguard (2014–present); financial
planner, Merrill Lynch (2013–2014)

Jonathon S. Lynn, CFP® (1964)

B.S. Finance, Arizona State University (1990)
Financial planner, Vanguard (2017–present); investment
professional, Vanguard (2013–2017)

Brendan Lyons, CFP® (1993)

B.B.A. Finance, Temple University (2015)
Financial planner, Vanguard (2017–present); brokerage
investment professional, Vanguard (2016–2017); retail service
professional, Randstad Holding, Ltd. (2015–2016); delivery
driver, Uncle Oogie's Pizzeria (2015); assistant
superintendent, Target Building Company (2013–2015); food
runner/busser, Joseph Ambler Inn (2013–2014)

Christopher L. Madeira, CFP® (1987)

B.S. Finance, University of Pittsburgh (2010)
Financial planner, Vanguard (2016–present); investment
consultant, Vanguard (2013–2016); communications
associate, Vanguard (2013)
Outside activities: Mr. Madeira is an owner of rental property.
Vanguard Advisers, Inc., has no affiliation with the rental
property, and Mr. Madeira's responsibilities do not conflict with
his position at Vanguard.

Juan C. Magaña, CFP® (1985)

B.S. Finance and economics, West Chester
University (2012)
Financial planner, Vanguard (2016–present); relationship
administrator, Vanguard (2014–2016); client relationship
specialist, Vanguard (2013–2014)

Vincent Maimone, CFP® (1987)

B.B.A. Finance, Temple University (2009)
Financial planner, Vanguard (2018–present); senior financial
advisor, Capital One Investing (2016–2018); financial advisor,
AXA Equitable (2013–2016)

Ramona Janina Maior, CFP® (1982)

B.S. Business administration, Grand Canyon University (2011)
M.S. Leadership, Grand Canyon University (2015)
Financial planner, Vanguard (2016–present); client service
specialist, Vanguard (2015–2016); financial advisor, USAA
(2013–2014)

Thomas Maltese, CFP® (1981)

B.S.B.A. Information management and analysis, Supply chain
management, Shippensburg University of Pennsylvania (2003)
Financial planner, Vanguard (2016–present); senior
investment consultant, Vanguard (2013–2016); marketing
representative, Vanguard (2013)

Felix Stephen Mandato Jr., CFP® (1981)

B.S. Pharmaceutical marketing, Saint Joseph's University (2003)

Financial planner, Vanguard (2017–present); client service specialist, Vanguard (2016–2017); investment professional, Vanguard (2014–2015); client relationship specialist, Vanguard (2013–2014); manager/laborer, Felix Mandato & Sons, Inc. (2013); laborer, Gentile Concrete (2013)

Lee T. Mann, CFP® (1989)

B.S. Business administration, North Carolina State University (2011)

M.P.A., North Carolina State University (2013)

Financial planner, Vanguard (2017–present); client service specialist, Vanguard (2015–2017); client relationship associate, Vanguard (2014–2015); course staff, River Run Country Club (2014); marketing assistant, York Properties (2013)

George T. Mantzoros III, CFP® (1983)

B.A. History, Pennsylvania State University (2007)

Financial planner, Vanguard (2017–present); client relationship administrator, Vanguard (2013–2017)

Alexander W. March, CFP® (1984)

B.S. Finance, West Chester University of Pennsylvania (2007)

Financial planner, Vanguard (2016–present); investment consultant, Vanguard (2013–2016)

Justin Clay Marshall, CFP® (1990)

B.S.B.A. Finance, University of South Carolina (2013)

B.S.B.A. Accounting, University of South Carolina (2013)

Financial planner, Vanguard (2016–present); retirement associate, Vanguard (2014–2016); client service associate, Vanguard (2014); credit analyst intern, AgFirst Farm Credit Bank (2013)

Brian J. Martin, CFP® (1981)

B.S. Business administration, Bloomsburg University of Pennsylvania (2003)

Manager, Vanguard (2017–present); financial planner, Vanguard (2015–2017); supervisor, Vanguard (2013–2015); manager, Vanguard (2013)

Gary Martin, CFP® (1985)

B.S. Finance, West Chester University of Pennsylvania (2009)

Financial planner, Vanguard (2015–present); administrator, Vanguard (2013–2015); associate, Vanguard (2013)

Stephen R. Martin, CFP® (1983)

B.S.B.A. Finance, Appalachian State University (2005)

Financial planner, Vanguard (2014–present); administrator, Vanguard (2013–2014)

Ahmed Antonio Martinez (1975)

B.A. Communications in mass media, Pace University (1997)

Financial planner, Vanguard (2016–present); wealth management advisor, TIAA (2015–2016); wealth planning sales specialist, UBS Financial Services (2014–2015); financial advisor, UBS Financial Sales (2013–2014)

Daniel Martinez, CFP® (1991)

B.B.A. Finance, The University of Texas at El Paso (2015)
Manager, Vanguard (2018–present); supervisor, Vanguard (2017); accelerated development program participant, Vanguard (2016–2017); teller/banker, Wells Fargo (2015–2016); bartender, Olive Garden (2013–2015)

Judith A. Martinez, CFP® (1965)

B.S. Finance, University of Pennsylvania (1987)

M.B.A., Villanova University (1997)

Financial planner, Vanguard (2013–present)

Outside activities: Ms. Martinez is an owner of rental property. Vanguard Advisers, Inc., has no affiliation with the rental property, and Ms. Martinez's responsibilities do not conflict with her position at Vanguard.

Morgan Marvelli (1984)

B.A. Finance, The University of North Carolina at Charlotte (2007)

M.B.A. Finance, College of Charleston (2011)

Financial planner, Vanguard (2015–present); assigned representative, Vanguard (2013–2015); wealth manager, Select Consulting, Inc. (2013)

Anthony Massaro (1993)

B.A. Economics, Rutgers University (2015)

Financial planner, Vanguard (2017–present); investment professional, Vanguard (2015–2017); sales associate, Sherwin-Williams (2013–2015)

Rodney Massengill, CFP® (1967)

B.S. Business management, West Chester University of Pennsylvania (1989)

Financial planner, Vanguard (2013–present)

Anastasia Alicia Massiah, CFP® (1981)

B.S. Business information technology, Virginia Tech (2003)

Financial planner, Vanguard (2016–present); supervisor, Vanguard (2013–2016)

Daniel Takeshi Masuda Lehrman, CFP® (1991)

B.A. Economics, University of Michigan (2014)

Financial planner, Vanguard (2016–present); client service specialist, Vanguard (2015–2016); client relationship administrator, Vanguard (2014–2015); assistant manager, Tomukun Noodle Bar (2013–2014)

Joseph Michael Matranga, CFP® (1989)

B.S. Business management, The Pennsylvania State University (2011)

Financial planner, Vanguard (2018–present); sales consultant, Vanguard (2017–2018); youth soccer coach, West Chester United Soccer Club (2013–2017); client relationship associate, Vanguard (2015–2016); client relationship associate, Randstad (2014–2015); office manager, Smart Consulting Group (2013–2014)

John Maybury, CFP® (1982)

B.S.B.A. Finance, Waynesburg University (2004)

Financial planner, Vanguard (2014–present); administrator, Vanguard (2013–2014)

Douglas McAllister, CFP® (1977)

B.S. Psychology, Saint Joseph's University (1999)
M.B.A., Saint Joseph's University (2006)
Financial planner, Vanguard (2015–present); administrator,
Vanguard (2013–2015)

Jessica M. McBride, CFP® (1979)

B.S. Business administration, Ramapo College (2001)
M.B.A., University of Phoenix (2006)
Financial planner, Vanguard (2013–present); client
relationship administrator, Vanguard (2013)
Outside activities: Ms. McBride is an owner of rental
property. Vanguard Advisers, Inc., has no affiliation with
the rental property, and Ms. McBride's responsibilities
do not conflict with her position at Vanguard.

Wesley James McCalley (1981)

B.S.B.A. Finance, Northern Arizona University (2003)
M.B.A. Finance, Northern Arizona University (2004)
Manager, Vanguard (2013–present)

Jennifer McCallian, CFP® (1971)

B.A. Political science, University of Colorado (2010)
Financial planner, Vanguard (2017–present); financial advisor,
Edward Jones (2017); wealth advisor, USAA (2013–2017)

Gordon Michael McCay, CFP® (1977)

B.S. Business administration, College of Charleston (1999)
Financial planner, Vanguard (2018–present); senior wealth
advisor, Linden Thomas & Company (2017); client service
director, Robert Half Management Resources (2017);
dedicated retirement planner and financial advisor, Fidelity
Investments (2013–2017)

Erin McClain, CFP® (1984)

B.S. Finance and Marketing, Lehigh University (2007)
Financial planner, Vanguard (2017–present); financial planner,
myCIO Wealth Partners, LLC (2013–2017); investment
advisor, Friedenthal Financial, LLC (2013)

Heather McClain, CFP® (1971)

B.A. Liberal studies, University of Hawaii (1993)
M.B.A. Global management, University of Phoenix
Online (2002)
Financial planner, Vanguard (2014–present); financial planner,
LearnVest (2013–2014); wealth advisor, USAA (2013)

Andrew Arthur McCluer (1988)

B.S. Personal financial management, University of Missouri
(2011)
M.B.A. Finance & International business, The University of
Edinburgh (2016)
Financial planner, Vanguard (2017–present); financial planner,
Renaissance Financial (2013–2015)

Errol Timothy McCoy, CFP® (1969)

B.S. Accounting and finance, Ball State University (1993)
Financial planner, Vanguard (2016–present); financial
solutions consultant, Merrill Edge (2014–2016); associate
portfolio consultant, Charles Schwab Private Client
(2013–2014)

Claire E. McCusker (1963)

B.A. English, Regis College (1985)
M.A. English, Georgetown University (1988)
J.D. Georgetown University Law Center (1994)
Principal, Vanguard (2016–present); department head,
Vanguard (2013–2016)

John Roman McCutchen (1986)

B.A. Psychology, West Chester University (2012)
Financial planner, Vanguard (2017–present); brokerage
investment professional, Vanguard (2015–2017); manager,
General Nutrition Center (2013–2015)

Robert McDevitt, CFP® (1958)

B.B.A., Temple University (1980)
M.B.A. Finance, Drexel University (1986)
Financial planner, Vanguard (2018–present); business
consultant, Continental Packaging (2016–2017); vice
president retirement plan services, AEPG Wealth Strategies
(2014–2016); retirement plan consultant, RTD Financial
Advisors (2013–2014)

James Joseph McDonald (1965)

Glendale Community College (2006–2007)
Liberty University (2015–present)
Financial planner, Vanguard (2017–present); sales specialist,
Vanguard (2015–2017); investment consultant, Vanguard
(2014–2015); financial advisor, Wells Fargo Advisors
(2013–2014)
Outside activities: Mr. McDonald is a council member for the
City of Avondale, Arizona. Vanguard Advisers, Inc., has no
affiliation with the City of Avondale, and Mr. McDonald's
responsibilities do not conflict with his position at Vanguard.

Kyle P. McEvoy, CFP® (1984)

B.A. Music industry, The State University of New York at
Oneonta (2006)
Financial planner, Vanguard (2016–present); assigned
representative, Vanguard (2014–2016); client services
specialist, Vanguard (2013–2014); financial services
professional, New York Life Insurance Company (2013)

Sean Francis McGlinchey, CFP® (1986)

B.S., Rutgers University (2008)
M.B.A., Villanova University (2016)
Financial planner, Vanguard (2016–present); investment
consultant, Vanguard (2013–2016)

James Patrick McGuire, CFP® (1970)

B.A. Economics, University of South Carolina (1994)
Financial planner, Vanguard (2016–present); relationship
manager, Vanguard (2013–2016); financial relationship
counselor, Wells Fargo Advisors, LLC (2013)

Craig McLane, CFP® (1981)

B.A. Religious studies, Santa Clara University (2003)
Financial planner, Vanguard (2015–present); manager,
Vanguard (2013–2015); financial planner, Vanguard
(2013)

Paul J. McManus, CFP® (1962)

A.A.S. Chef training, Paul Smith's College (1982)
B.S. Finance, SUNY Polytechnic Institute (1999)
Financial planner, Vanguard (2013–present)

Timothy McNaney, CFP® (1978)

B.A. Economics, University of Redlands (2002)
Financial planner, Vanguard (2017–present); assigned representative, Vanguard (2013–2017)

Saul A. Medina, CFP® (1988)

B.S. Business administration, Arizona State University (2011)
Financial planner, Vanguard (2017–present); client services specialist, Vanguard (2014–2017); client relationship associate, Vanguard (2013–2014)

Lauren Mercer (1993)

B.S. Business administration, University of South Carolina (2015)
Financial planner, Vanguard (2017–present); client service specialist, Vanguard (2015–2017); global insurance intern, AES Corporation (2014); marketing intern, Compass Analytics (2013)

Owais Salim Merchant, CFP® (1985)

B.S.B.A. Finance and Marketing, The University of North Carolina at Charlotte (2008)
Manager, Vanguard (2017–present); supervisor, Vanguard (2014–2017); assigned representative, Vanguard (2013–2014)

Douglas T. Merrigan, CFP® (1975)

B.A. Political science, The State University of New York at Potsdam (1998)
Financial planner, Vanguard (2013–present); client relationship administrator, Vanguard (2013)

Brian G. Metzger, CFP® (1966)

B.S. Accounting, Juniata College (1989)
Financial planner, Vanguard (2013–present)

Thomas C. Michelson, CFP® (1950)

B.S. Business administration, University of Minnesota (1972)
M.B.A., Texas A&M University at Corpus Christi (1983)
Financial planner, Vanguard (2016–present); financial advisor, Ameriprise Financial Advisors (2013–2015)

Jason Miehle, CFP® (1986)

B.S. Financial management, Clemson University (2008)
Manager, Vanguard (2018–present); financial planner, Vanguard (2013–2018)

Mike Mikulich, CFP® (1982)

B.A. Communication studies, Arizona State University (2006)
Financial planner, Vanguard (2014–present); associate, Vanguard (2013–2014)

John D. Miller, CFP® (1981)

B.S. Global business, Arizona State University (2004)
Financial planner, Vanguard (2015–present); supervisor, Vanguard (2014–2015); financial planner, Vanguard (2013–2014)

Kevin E. Miller, CFP® (1978)

B.S. Economics, The Pennsylvania State University (2002)
M.B.A., The Pennsylvania State University (2012)
Financial planner, Vanguard (2014–present); administrator, Vanguard (2013–2014)

Logan Miller (1991)

B.B.A. Business, Roanoke College (2013)
Financial planner, Vanguard (2017–present); financial advisor, Merrill Lynch (2016–2017); sales accountant executive, Contour Products, Inc. (2015–2016); campaign manager, Bearclaw Events, Inc. (2014); account executive, International Sports Management, Inc. (2013–2014); busboy, Toast Café Ballantyne (2013); tax preparer, Liberty Tax Service (2013)

Ryan Miller, CFP® (1979)

B.S. Finance and Management, University of South Carolina (2002)
Financial planner, Vanguard (2013–present); administrator, Vanguard (2013)

Ernest Val Miranda III, CFP® (1981)

B.S. Marketing, Grand Canyon University (2007)
Financial planner, Vanguard (2016–present); associate, Vanguard (2013–2016)
Outside activities: Mr. Miranda is the owner of an LLC that invests in real property. Vanguard Advisers, Inc., has no affiliation with the LLC, and Mr. Miranda's responsibilities do not conflict with his position at Vanguard.

Michael Miszuk (1983)

B.A. Interdisciplinary studies, Arizona State University (2006)
Financial planner, Vanguard (2016–present); operations associate, Vanguard (2013–2016)

Christopher Andrew Mitchell, CFP® (1980)

B.S. Finance, Fairfield University (2002)
Financial planner, Vanguard (2016–present); supervisor, Vanguard (2013–2016)

Chadi Mneiny (1982)

M.S. Telecommunication engineering, Telecom SudParis, France (2006)
M.B.A. Strategy and Finance, New York University (2015)
Manager, Vanguard (2017–present); MBA rotational program, Vanguard (2015–2016); technology lead/manager, Societe Generale Americas Securities (2013–2015)

Martin P. Monahan, CFP® (1983)

B.A. History, Winthrop University (2005)
M.B.A. Finance, Winthrop University (2014)
Financial planner, Vanguard (2018–present); sales consultant, Vanguard (2014–2018); investment specialist, Vanguard (2013–2014)

Melisa Mondino (1970)

B.A. Biology, Ottawa University (2011)
B.A. Health Care Management, Ottawa University (2011)
Manager, Vanguard (2018–present); supervisor, Vanguard (2013–2017)

Scott Ryan Monk, CFP® (1983)

B.S. Agronomy/Entomology, Texas A&M University (2006)
M.B.A., Texas A&M University (2013)
Financial planner, Vanguard (2017–present); sales manager, Vanguard (2014–2017); project manager, Vanguard (2013–2014)

David R. Monteith Jr., CFP® (1982)

B.S. Criminal justice, The University of North Carolina at Charlotte (2006)
B.S. Psychology, The University of North Carolina at Charlotte (2006)
M.S. Criminal justice and criminology, The University of North Carolina at Charlotte (2014)
Financial planner, Vanguard (2017–present); assigned representative, Vanguard (2013–2017); retirement specialist, Vanguard (2013)

Adam Montgomery, CFP® (1981)

B.S. Finance, The University of North Carolina at Charlotte (2004)
Financial planner, Vanguard (2015–present); investment consultant, Vanguard (2013–2015)

Derek Moon, CFP® (1976)

B.A. Business administration, Goshen College (1998)
Financial planner, Vanguard (2014–present); administrator, Vanguard (2013–present)

Trent Pearce Moore, CFP® (1983)

B.S. Finance, Arizona State University (2012)
Financial planner, Vanguard (2017–present); client relationship specialist, Vanguard (2013–2017)

William T. (Tom) Moren, CFP® (1960)

B.S. Accounting, Arizona State University (1992)
M.S. Financial planning, College for Financial Planning (2005)
Financial planner, Vanguard (2013–present)

Carl Michael Moritz, CFP® (1970)

B.S. Hotel and restaurant management, Northern Arizona University (1994)
M.B.A., Arizona State University (2005)
Financial planner, Vanguard (2017–present); brokerage operations processor, Vanguard (2013–2017)

Ashley Morris, CFP® (1991)

B.S. Financial counseling and planning, Purdue University (2014)
Financial planner, Vanguard (2017–present); senior associate, Keatley Wealth Management (2016–2017); relationship administrator, Vanguard (2014–2016); intern, Banker Investment Group (2014); intern, Financial Planning Consultants (2013); licensed insurance sales representative, State Farm Insurance (2013)

Glen Morrison, CFP® (1968)

B.A. Fine arts, Humboldt Polytechnic (1990)
Financial planner, Vanguard (2015–present); manager, Vanguard (2013–2015)

Nicholas Moschouris, CFP® (1982)

B.S. Management, Arizona State University (2006)
Financial planner, Vanguard (2013–present)

Matthew Moyzis, CFP® (1981)

B.S. Business administration, Lewis University (2004)
Financial planner, Vanguard (2017–present); managing associate, MassMutual (2016–2017); financial planner, JMG Inc. (2016); trading representative, Wells Fargo (2014–2016); sales representative, Stryker (2013–2014)

Samin Mozaffari, CFP® (1976)

B.S. Finance, University of Phoenix (2009)
Financial planner, Vanguard (2017–present); wealth advisor, USAA (2013–2017)

Paul Mulholland, CFP® (1966)

B.S. Accounting and Economics, Eastern University (1988)
M.B.A. Finance, Temple University (1993)
Financial planner, Vanguard (2013–present)

Seth Benjamin Mullikin (1987)

B.S. Political science, Clemson University (2009)
M.A. Economics, Clemson University (2012)
J.D., Vanderbilt University (2014)
Financial planner, Vanguard (2017–present); client service specialist, Vanguard (2016–2017); contract attorney, Synergy Legal Staffing (2016); associate attorney, Collins & Chryst, P.C. (2016); office assistant, Coast Apparel, LLC (2015–2016); law clerk, Collins Law Firm, P.C. (2014–2015); summer law clerk, 13th Circuit Solicitor's Office (2013)

Amy Elizabeth Munch (1973)

Colorado State University – Global (2017–2018)
Manager, Vanguard (2014–present); supervisor, Vanguard (2013–2014)

Todd D. Muncy, CFP® (1966)

B.S. Political science, Arizona State University (1992)
Financial planner, Vanguard (2018–present); investment consultant, TD Ameritrade (2016–2018); agent, HealthMarkets (2015–2016); agent, GetInsured (2014–2015); financial consultant, Wells Fargo (2014); financial consultant, Merrill Edge (2013)

Paul Michael Murphy, CFP® (1985)

B.S. Finance, Nova Southeastern University (2011)
Financial planner, Vanguard (2016–present); client service specialist, Vanguard (2015–2016); retirement plan specialist, Vanguard (2013–2015); project coordinator, Telerx (2013)

Ryan C. Murray, CFP® (1988)

B.A. Business and Economics, Ursinus College (2010)
B.A. Media and communications, Ursinus College (2010)
Financial planner, Vanguard (2014–present); associate, Vanguard (2013–2014)

Samantha Nardulli, CFP® (1991)

B.S. Business administration, Northern Arizona University (2013)
Financial planner, Vanguard (2015–present); associate, Vanguard (2013–2015); receptionist, Consolidated Investment Co. (2013)

Kimberly Michelle Naugle (1983)

B.S. Criminal justice, Northern Arizona University (2006)
Manager, Vanguard (2017–present); investment associate, Vanguard (2014–2017); assigned representative, Vanguard (2013–2014)

John Neal, CFP® (1984)

B.S. Finance, Saint Joseph's University (2006)
Financial planner, Vanguard (2018–present); private wealth advisor, UBS (2015–2018); wealth planning analyst, UBS (2013–2015)

Luke Neely (1983)

B.S. Pre-law legal studies, University of Central Florida (2005)

Financial planner, Vanguard (2017–present); client service specialist, Vanguard (2016–2017); Investment Officer/Writer, Elite Investment Blueprint, LLC (DBA Vantage Research) (2014–2016); Energy Portfolio Manager, Glacial Energy VI, LLC (2013–2014)

Ben A. Neill, CFP® (1979)

B.S.B.A. Business administration, Northern Arizona University (2001)

M.B.A., Arizona State University (2008)

Financial planner, Vanguard (2015–present); supervisor, Vanguard (2013–2015)

Jeffrey G. Nelson, CFP® (1970)

B.A. Business administration, Carroll University (1994)

Financial planner, Vanguard (2013–present)

Mia O. Nicholls, CFP® (1977)

B.S. Management, East Carolina University (2000)

Financial planner, Vanguard (2017–present); assigned representative, Vanguard (2016–2017); retirement specialist, Vanguard (2014–2016); client relationship associate, Vanguard (2013–2014); claims specialist, Progressive (2013)

David Noland, CFP® (1981)

B.S. Finance, Arizona State University (2002)

Financial planner, Vanguard (2016–present); client relationship administrator, Vanguard (2013–2016); client relationship associate, Vanguard (2013)

Randi Norman, CFP® (1982)

B.S. Marketing, The University of Arizona (2004)

M.S. Leadership, Grand Canyon University (2011)
Manager, Vanguard (2013–present)

Tyrone Joseph Norris II, CFP® (1982)

B.S. Accounting, Kutztown University of Pennsylvania (2017)

Financial planner, Vanguard (2017–present); account transition specialist, Vanguard (2016–2017); investment professional, Vanguard (2015–2016); phone representative, Randstad (2015); mental health technician, ICCMN (2014–2015); participant services representative, Merrill Lynch (2013–2014)

Joseph Weston Norton, CFP® (1974)

B.S.B.A. Accounting, Appalachian State University (1998)

Financial planner, Vanguard (2016–present); client advisor, First Citizens Bank (2014–2016); relationship consultant, Vanguard (2013–2014)

Kelly K. Norton, CFP® (1983)

B.A. Communications studies, Furman University (2006)
Manager, Vanguard (2014–present); supervisor, Vanguard (2013–2014)

Nicholas James Nowakowski, CFP® (1986)

B.S. Economics, The Pennsylvania State University (2009)
Financial planner, Vanguard (2016–present); assigned representative, Vanguard (2014–2016); customer service specialist, Vanguard (2013–2014); annuities specialist, Prudential Annuities (2013)

Luisa I. Ochoa, CFP® (1982)

B.S. Business, University of Phoenix (2006)

Financial planner, Vanguard (2017–present); investment consultant, Vanguard (2013–2017)

John O'Connor, CFP® (1977)

B.S. Business administration, Nebraska Wesleyan University (2000)

Financial planner, Vanguard (2014–present); relationship manager, USAA (2013–2014)

Christopher D. Oden, CFP® (1984)

B.S. Civil engineering, North Carolina State University (2008)

Financial planner, Vanguard (2017–present); financial planner, BB&T Wealth (2013–2017); financial services officer, State Employees' Credit Union (2013)

Katherine O'Donnell, CFP® (1977)

B.S. Marketing, Shippensburg University of Pennsylvania (1999)

Manager, Vanguard (2018–present); financial planner, Vanguard (2013–2018)

Jonathan Sung-Joon Oh, CFP® (1993)

B.B.A. Finance, Temple University (2015)

Financial planner, Vanguard (2017–present); wealth management consultant, Vanguard (2016–2017); client service specialist, Vanguard (2015–2016); global wealth management advisory intern, Merrill Lynch (2014–2015); accounting intern, Lee Design Hotel (2014); accounting intern, Caring Matters Home Care (2013)

Outside activities: Mr. Oh is a fitness consultant with Syndicate Sports, LLC. Vanguard Advisers, Inc., has no affiliation with Syndicate Sports, LLC, and Mr. Oh's responsibilities do not conflict with his position at Vanguard.

Oluwatobi (Tobi) Ojo, CFP® (1990)

B.A. International studies and anthropology, Johns Hopkins University (2012)

Manager, Vanguard (2018–present); supervisor, Vanguard (2016–2017); financial planner, Vanguard (2015–2016); assigned representative, Vanguard (2014–2015); client services specialist, Vanguard (2013)

Jonathan D. Okpomor (1985)

B.S. Business, Covenant University, Nigeria (2008)

M.B.A., Northern Arizona University (2010)

Manager, Vanguard (2018–present); supervisor, Vanguard (2013–2017)

Elise Oligmueller, CFP® (1989)

B.A. Communications, The University of Arizona (2012)

Financial planner, Vanguard (2015–present); associate, Vanguard (2013–2015)

John M. Olin, CFP® (1988)

B.S. Business management, Western Governors University (2015)

Financial planner, Vanguard (2017–present); investment consultant, Vanguard (2015–2017); investment specialist, Vanguard (2014–2015); banker, JPMorgan Chase (2013–2014)

Edmund Oliveros, CFP® (1968)

B.S. Health education, Minnesota State University Moorhead (1992)

M.B.A., Webster University (2016)

Financial planner, Vanguard (2014–present); wealth advisor, USAA Investment Management Company and USAA Financial Planning Services (2013–2014)

Outside activities: Mr. Oliveros is a partner with New Paradigm Real Estate, LLC. Vanguard Advisers, Inc., has no affiliation with New Paradigm Real Estate, LLC, and Mr. Oliveros's responsibilities do not conflict with his position at Vanguard.

Christopher Ryan O'Neill, CFP® (1987)

B.S.B.A. Finance, Northern Arizona University (2010)

Financial planner, Vanguard (2017–present); financial service professional, Charles Schwab (2013–2017)

Kyle Oreshack, CFP® (1985)

B.B.A. Business management, Northern Arizona University (2007)

Financial planner, Vanguard (2017–present); inheritance consultant, Vanguard (2013–2017)

Tina Marie Ornelas, CFP® (1989)

B.B.A. Marketing and management, The University of Texas at El Paso (2012)

Financial planner, Vanguard (2016–present); investment professional, Vanguard (2013–2016)

Bryan Michael Orris, CFP® (1967)

B.S. Liberal studies, West Chester University (1991)

Financial planner, Vanguard (2013–present)

Carl P. Ozeck, CFP® (1989)

B.S. Liberal studies, Cairn University (2011)

Financial planner, Vanguard (2016–present); assigned representative, Vanguard (2014–2016); customer service specialist, Vanguard (2013–2014); customer service and sales representative, Wells Fargo Bank (2013)

Christopher Pace, CFP® (1989)

B.S. Business administration, Bryant University (2011)

Financial planner, Vanguard (2016–present); assigned representative, Vanguard (2015–2016); fund financial associate, Vanguard (2013–2015); client services, Webster Bank (2013)

Lansen Dimitri Pan Jr., CFP® (1989)

B.S. Economics, University of Connecticut (2011)

Financial planner, Vanguard (2016–present); brokerage associate, Vanguard (2014–2016); logistics account executive, Total Quality Logistics (2013)

Joseph S. Papandrea, CFP® (1967)

B.S. Agricultural economics, University of Maryland College Park (1990)

Financial planner, Vanguard (2017–present); account transition specialist, Vanguard (2015–2017); investment specialist, Vanguard (2013–2015)

Matthew Papandrea, CFP® (1985)

B.S. Business management, Appalachian State University (2008)

Financial planner, Vanguard (2017–present); supervisor, Vanguard (2013–2017); quality administrator, Vanguard (2013)

Katherine (Kate) Park, CFP® (1984)

B.A. Psychology, Loyola Marymount University (2006)

M.C., Arizona State University (2009)

Financial planner, Vanguard (2013–present); associate, Vanguard (2013)

Jason David Parker, CFP® (1978)

B.S. Finance, The Ohio State University (2005)

M.B.A. Management, Arizona State University (2011)

Financial planner, Vanguard (2017–present); program analyst, Department of Veterans Affairs (2013–2017)

Joseph Foster Parsons (1992)

B.B.A. Financial planning, Liberty University (2015)

Financial planner, Vanguard (2017–present); brokerage investment professional, Vanguard (2016–2017); investment advisor representative, BDC Capital Management (2016); grounds crew, Liberty University (2013–2016); crew member, McDonald's (2013)

George F. A. Pastino, CFP® (1977)

B.A. Finance, Shippensburg University of Pennsylvania (2001)

Financial planner, Vanguard (2015–present); administrator, Vanguard (2013–2015)

Tiana Patillo, CFP® (1987)

B.A. Political science, Bloomsburg University of Pennsylvania (2009)

M.B.A. Management, Eastern University (2014)

Financial planner, Vanguard (2015–present); associate, Vanguard (2013–2015)

Jackson Pauley (1993)

B.S. Finance, The University of Arizona (2015)

Financial planner, Vanguard (2017–present); investment professional, Vanguard (2015–2017)

Mark A. Pearson, CFP® (1959)

B.S. Finance, Western International University (2003)

Financial planner, Vanguard (2013–present)

Charles Russell Peeler (1960)

B.A. Business administration, North Carolina State University (1984)

M.B.A. Business management, Wake Forest University (1997)

Financial planner, Vanguard (2017–present); fund access support liaison, Vanguard (2016–2017); client service associate, Vanguard (2013–2016)

Serena E. Pelt (1985)

B.A. Political science and International affairs, University of Nevada, Reno (2010)
Manager, Vanguard (2018–present); supervisor, Vanguard (2016–2017); financial advisor, Vanguard (2015–2016); associate, Vanguard (2013–2015)

Samuel Pemberton, CFP® (1986)

B.S. Economics, Wake Forest University (2008)
Financial planner, Vanguard (2017–present); account executive, Citrin Cooperman Wealth Management (2013–2017)

Bryan T. Pentz, CFP® (1976)

B.S. Business administration/Finance, Grove City College (1998)
Financial planner, Vanguard (2013–present)

Nicholas L. Perrella, CFP® (1983)

B.S. Finance, San Diego State University (2006)
Financial planner, Vanguard (2015–present); retirement administrator, Vanguard (2013–2015)

Vernell Peter-Koyi, CFP® (1966)

B.S.B.A. Accounting, Shippensburg University (1988)
M.B.A., West Chester University (1998)
Financial planner, Vanguard (2018–present); financial services professional, New York Life (2013–2018)

Matthew Robert Peters, CFP® (1985)

B.S. Finance and Banking, Appalachian State University (2008)
Financial planner, Vanguard (2015–present); associate, Vanguard (2013–2015); banker, Sun Trust Banks, Inc. (2013)

Christopher Peterson, CFP® (1978)

B.S. Criminal justice, Northern Arizona University (2000)
M.B.A., Colorado State University (2017)
Financial planner, Vanguard (2013–present)

Kevin E. Peterson, CFP® (1973)

B.A. Communication studies, Virginia Tech (1995)
Masters in Communication and information studies, Rutgers University (2003)
Financial planner, Vanguard (2015–present); assigned representative, Vanguard (2013–2015); quality administrator, Vanguard (2013)

Thomas Charles Pettit (1969)

B.A. Spanish literature, Tufts University (1991)
Financial planner, Vanguard (2018–present); client relationship administrator, Vanguard (2016–2018); investment specialist, Vanguard (2014–2016); account manager, Falck USA (2013–2014)

Jack P. Pierce, CFP® (1958)

B.S. Finance, Arizona State University (1979)
M.P.S. Political science, Auburn University (1993)
Financial planner, Vanguard (2016–present); wealth advisor, USAA (2013–2016)

John A. Pilkington, CFP® (1981)

B.A. Economics, The University of North Carolina at Chapel Hill (2004)
Financial planner, Vanguard (2013–present)

William Henry Pluchel III, CFP® (1977)

B.A. English, Arizona State University (2002)
M.B.A. Business administration, University of Phoenix (2013)
Financial planner, Vanguard (2017–present); sales correspondent, Vanguard (2013–2017)

Stephen Pomanti, CFP® (1988)

B.S. Business administration, Immaculata University (2013)
M.S.F.S. Financial services, The American College of Financial Services (2018)
Financial planner, Vanguard (2018–present); internal wholesaler, Global Atlantic (2016–2018); sales coordinator, Global Atlantic (2014–2016); personal universal banker, Citizens Bank (2014); client relations account coordinator, Advanced Audio Visual (2013–2014)

James R. Poteet, CFP® (1966)

B.S. Accounting, Oakland University (1991)
M.B.A., Lake Superior State University (1996)
Financial planner, Vanguard (2014–present); financial advisor, Chemical Bank Wealth Management (2013–2014)

Robert Potter, CFP® (1966)

B.S. Management, Widener University (1989)
Financial planner, Vanguard (2013–present)

Mary Potthoff, CFP® (1959)

B.S. Business, West Chester University of Pennsylvania (1990)
Financial planner, Vanguard (2013–present)

William Travis Powell, CFP® (1982)

B.S. Management, Arizona State University (2004)
M.B.A., Arizona State University (2008)
Financial planner, Vanguard (2015–present); associate, Vanguard (2013–2015)

Jesse S. Powers, CFP® (1982)

B.S. Business administration and Economics, Pfeiffer University (2005)
Financial planner, Vanguard (2013–present)

Sophoan Prak, CFP® (1981)

B.S. Finance, Philadelphia University (2004)
Financial planner, Vanguard (2017–present); client relationship administrator, Vanguard (2015–2017); relationship consultant, Vanguard (2014–2015); client relationship administrator, Vanguard (2013–2014)

Rochelle A. Prentice (1968)

B.A. Philosophy, Wellesley College (1990)
Manager, Vanguard (2013–present)

Tyson Presnell (1991)

B.S. Psychology, The University of North Carolina at Chapel Hill (2014)
Manager, Vanguard (2018–present); supervisor, Vanguard (2017–2018); accelerated development program participant, Vanguard (2016–2017); communications fellow, HOPE International (2015–2016); head counselor, Camp Sea Gull (2013–2014)

Michael F. Presser Jr., CFP® (1986)

B.A. Business administration, Finance and marketing, Albright College (2008)

Financial planner, Vanguard (2016–present); relationship consultant, Vanguard (2013–2016); relationship administrator, Vanguard (2013)

Bryce Pribyl, CFP® (1980)

B.A. Communications, Arizona State University (2005)

Financial planner, Vanguard (2013–present); associate, Vanguard (2013)

Sonia Puri (1960)

B.A. Economics and English literature, University of Jammu (1980)

M.A. English literature, University of Jammu (1982)

Financial planner, Vanguard (2014–present); supervisor, Vanguard (2013–2014)

Raymond C. Querey, CFP® (1969)

B.A. History, Villanova University (1991)

Financial planner, Vanguard (2013–present)

Daniel P. Quinn, CFP® (1982)

B.A. Management, Philadelphia University (2004)

M.B.A., Philadelphia University (2005)

Financial planner, Vanguard (2013–present)

Lauren Christina Radvansky (1986)

B.S. Architecture, The Pennsylvania State University (2009)

Financial planner, Vanguard (2018–present); client relationship specialist, Vanguard (2017–2018); sales specialist, Rag & Bone (2017); associate store manager, Cole Haan (2016–2017); associate store manager, J.Crew (2013–2016); collection coordination/production assistant, Palmer Schwartz Agency (2013–2014); wedding coordinator, Monterre Vineyards (2013)

Matthew B. Radvansky, CFP® (1973)

B.A. History, University of Illinois at Urbana–Champaign (1995)

Financial planner, Vanguard (2014–present); administrator, Vanguard (2013–2014)

William Archibald Rainwater, CFP® (1991)

B.S. Sport and entertainment management, University of South Carolina (2013)

Financial planner, Vanguard (2017–present); sales consultant, Vanguard (2016–2017); flex associate, Vanguard (2015–2016); investment professional, Vanguard (2014–2015)

Nathaniel A. Ratliff, CFP® (1978)

B.S. University studies, Middle Tennessee State University (2004)

M.B.A. Finance, East Carolina University (2013)

Financial planner, Vanguard (2016–present); assigned representative, Vanguard (2014–2016); financial consultant, AXA Advisors (2013–2014)

Mark E. Reali, CFP® (1961)

B.S. Education, West Chester University of Pennsylvania (1983)

Financial planner, Vanguard (2014–present); administrator, Vanguard (2013–2014); supervisor, Vanguard (2013)

Bradley Charles Reber, CFP® (1984)

B.S.B.A. Finance, Northern Arizona University (2006)

Financial planner, Vanguard (2016–present); retail resolution services associate, Vanguard (2013–2016); brokerage associate, Vanguard (2013)

Abigail Frances Rehfeld (1992)

B.S. Finance, The University of Alabama (2015)

Financial planner, Vanguard (2018–present); investment professional, Vanguard (2016–2018); brokerage investment professional, Vanguard (2015–2016); planning and operations associate, CochranMickels (2014); teller, Renasant Bank (2013–2014)

Kelly Justin Reidhead, CFP® (1961)

B.A. Political science, Arizona State University (1984)

J.D., Arizona State University (1988)

Financial planner, Vanguard (2014–present); administrator, Vanguard (2013–2014)

Max Paul Rein (1993)

B.S. Finance, Bowling Green State University (2015)

Financial planner, Vanguard (2017–present); retirement sales specialist, Vanguard (2016–2017); brokerage investment professional, Vanguard (2015–2016); financial advisor intern, Edward Jones (2014); special events coordinator, Superior Beverage Group (2013)

Blake Renegar (1985)

A.A.S. Computer information technology, Forsyth Technical Community College (2013)

The University of North Carolina at Pembroke (2017–present)

Financial planner, Vanguard (2018–present); assigned representative, Vanguard (2016–2018); outbound distribution consultant, Wells Fargo (2014–2016); inbound distribution consultant, Wells Fargo (2013–2014); teller and customer service representative (2013)

David Rich, CFP® (1978)

B.A. Business management, University of Phoenix (2011)

Financial planner, Vanguard (2015–present); founder, Proudly We Wave (2015); portfolio advisor, WealthPlan Advisors (2013–2015); associate portfolio consultant, Schwab Private Client Investment Advisory, Inc. (2013)

Christopher J. Richard, CFP® (1981)

B.S. Finance, Arizona State University (2006)

Financial planner, Vanguard (2013–present)

Rachel Claire Richman (1989)

B.B.A. Finance, Temple University (2012)

Financial planner, Vanguard (2018–present); portfolio implementation specialist, Vanguard (2016–2018); brokerage investment professional, Vanguard (2015–2016); universal branch consultant, PNC Bank (2014–2015); financial sales consultant, PNC Bank (2013–2014); sales associate, Tselaine (2013–2014)

Charles Nelson Riley, CFP® (1967)

B.A. Drama, University of Washington (1991)

Financial planner, Vanguard (2013–present)

Nathan Ring, CFP® (1991)

B.S. Finance, California State University, Northridge (2013)
Financial planner, Vanguard (2017–present); client experience specialist, Vanguard (2016–2017); retirement specialist, Vanguard (2015–2016); brokerage associate, Vanguard (2014–2015)

Todd L. Riopelle, CFP® (1968)

B.S. Financial management, University of North Dakota (1991)
M.B.A., Minnesota State University Moorhead (1998)
Financial planner, Vanguard (2014–present); administrator, Vanguard (2013–2014)

Lisa Mariani Riter, CFP® (1971)

B.S. Business administration, The State University of New York College at Buffalo (1994)
M.B.A. Finance, Canisius College (1998)
Financial planner, Vanguard (2013–present)

Melissa Rivas, CFP® (1983)

B.S. Global business, Arizona State University (2004)
M.B.A., Arizona State University (2014)
Financial planner, Vanguard (2015–present); portfolio consultant, Schwab (2014–2015); wealth advisor I, USAA (2013–2014)

Justin M. Rivera, CFP® (1991)

B.A. Economics, University of Michigan (2014)
Financial planner, Vanguard (2016–present); client relationship specialist, Vanguard (2014–2016)

Riley Roark, CFP® (1981)

B.S. Marketing, The University of North Carolina at Charlotte (2003)
Financial planner, Vanguard (2013–present)

Raymond Roberts (1962)

B.S. Biology, Arizona State University (1986)
Financial planner, Vanguard (2016–present); wealth advisor associate, Mathis Wealth Management (2015–2016); private client banker, JPMorgan Chase (2013–2015)

Collin Sinclair Robinson Jr., CFP® (1978)

B.S.B.A. Finance, The University of North Carolina at Charlotte (2001)
Financial planner, Vanguard (2016–present); sales consultant, Vanguard (2013–2016)

Lisa Marie Roche-Berlage, CFP® (1972)

B.A. General studies, liberal arts and sciences, Northern Illinois University (1996)
M.B.A., Rockford University (2001)
Financial planner, Vanguard (2014–present); senior associate consultant, Wipfli Hewins Investment Advisors, LLC (2013–2014)

Xiomara Ramirez Rodgers, CFP® (1983)

B.S. Business management, The University of Arizona (2005)
M.B.A., Arizona State University (2010)
Financial planner, Vanguard (2017–present); trustee assistant, Law Office of Eric Haley, P.C. (2016–present); financial planner, Vanguard (2013–2014)
Outside activities: Ms. Rodgers is a trustee assistant for the Law Office of Eric Haley, P.C. Vanguard Advisers, Inc., has no affiliation with the Law Office of Eric Haley, P.C., and Ms. Rodgers' responsibilities do not conflict with her position at Vanguard.

Cody Roe, CFP® (1977)

B.S. Business management, Iowa State University (2000)
Financial planner, Vanguard (2013–present)

Carol Rose (1951)

B.A., Walsh College (1999)
Financial planner, Vanguard (2016–present); sales specialist, Vanguard (2013–2016); senior specialist, Charles Schwab & Co. (2013); financial advisor, Charles Schwab & Co. (2013)

Scott Rossow (1983)

B.A. English, Arizona State University (2006)
M.A. English, Georgetown University (2009)
Financial planner, Vanguard (2017–present); investment professional, Vanguard (2016–2017); brokerage investment professional, Vanguard (2015–2016); assessment scorer, Pearson Education (2013–2015); teacher, BASIS Chandler (2013–2015)

Jesse P. Roth, CFP® (1974)

B.S. Finance, The Pennsylvania State University (1996)
Financial planner, Vanguard (2013–present)

Kyle D. Rotthoff, CFP® (1977)

B.S. Finance, Lehigh University (2002)
M.S. Financial services, Saint Joseph's University (2011)
Financial planner, Vanguard (2013–present)

William P. Rowland, CFP® (1982)

B.S. Economics, Clemson University (2006)
Financial planner, Vanguard (2013–present)

Suzanne R. Rusing, CFP® (1959)

B.S. Marketing, Western Michigan University (1981)
Financial planner, Vanguard (2015–present); instructor, USAA (2013–2015); financial advisor, USAA (2013)

Nicholas A. Sagers, CFP® (1972)

B.A. Management, Gettysburg College (1994)
M.T. Taxation, Villanova University (2012)
Financial planner, Vanguard (2017–present); consultant, Vanguard (2017); manager, Vanguard (2013–2017)

Andrew W. Salayda, CFP® (1974)

B.S. Finance, Temple University (2003)
Financial planner, Vanguard (2013–present)

Joanne M. Samples, CFP® (1968)

B.S. Accounting, SUNY Binghamton (1990)
M.B.A. Finance, Saint Joseph's University (1999)
Manager, Vanguard (2013–present)

David D. Sanders (1982)

B.S. Mathematics, Greenville University (2005)
M.B.A. Finance, Argosy University (2013)
Financial planner, Vanguard (2017–present); investment professional, Vanguard (2014–2017); financial aid representative, Educational Management Corporation (2013–2014); fleet service agent, American Airlines (2013–2017)

Christopher Sandstrom, CFP® (1981)

B.A. History, Arizona State University (2005)
M.A.Ed. Secondary education, University of Phoenix (2009)
Financial planner, Vanguard (2013–present); associate, Vanguard (2013)

Leland Sanson, CFP® (1990)

B.S. Finance, University of Arizona (2013)
Financial planner, Vanguard (2017–present); investment consultant, Vanguard (2015–2017); client service specialist, Vanguard (2013–2015); executive assistant, Mark Ziska Consulting (2013); independent contractor, Chief People Officer (2013)

James Vincent Santacrose, CFP® (1987)

B.S. Finance, The Pennsylvania State University (2010)
Financial planner, Vanguard (2015–present); brokerage associate, Vanguard (2013–2015); reserve analyst, Liberty Mutual Commercial Market Claims (2013)

Mildred M. Santos (1977)

B.S. Chemical biology, Stevens Institute of Technology (1999)
M.H.S.A., Saint Joseph's College of Maine (2006)
Financial planner, Vanguard (2018–present); financial advisor, PNC Investments (2013–2018)

Jason C. Satterwhite, CFP® (1976)

B.S. Finance, Clemson University (2000)
Financial planner, Vanguard (2016–present); assigned representative, Vanguard (2013–2016); client services specialist, Vanguard (2013)

Ronald Saul II (1985)

B.B.A. Finance, Howard University (2008)
Financial planner, Vanguard (2016–present); assigned representative, Vanguard (2013–2016)

Walker Reynolds Saunders, CFP® (1972)

B.A. Political science, University of Mississippi (1995)
J.D., Mercer University (1999)
Financial planner, Vanguard (2016–present); wealth manager, USAA (2013–2016); financial advisor, USAA (2013)

Robert Saxelby, CFP® (1982)

B.S. Business administration and management, University of Derby (2006)
M.B.A., University of Phoenix (2011)
Manager, Vanguard (2013–present)

Andrew Scarmardo (1992)

B.A. Sociology, Colgate University (2014)
Financial planner, Vanguard (2017–present); client relationship specialist, Vanguard (2016–2017); financial professional, AXA Advisors, LLC (2015–2016); account manager, Chicago Marketing (2014)

Marc Nicholas Scavo, CFP® (1980)

B.B.A. Finance, The University of Iowa (2002)
Financial planner, Vanguard (2017–present); wealth management client relationship consultant, TIAA (2013–2017); investment associate, UBS Financial Services (2013)

Andrew Schaffer, CFP® (1991)

B.S.B.A., Kutztown University (2013)
Financial planner, Vanguard (2017–present); account transition specialist, Vanguard (2016–2017); retail operations specialist, Vanguard (2015–2016); resource planning and scheduling associate, Randstad (2014–2015); processing associate, Randstad (2013–2014); program associate, YMCA (2013)

Jason Schiffman, CFP® (1986)

B.A. Global business/Finance, Arizona State University (2008)
Financial planner, Vanguard (2014–present); administrator, Vanguard (2014); associate, Vanguard (2013–2014)

Alexander Schinker, CFP® (1984)

B.S. International business, Millersville University of Pennsylvania (2008)
B.A. Economics, Millersville University of Pennsylvania (2008)
Financial planner, Vanguard (2016–present); assigned representative, Vanguard (2015–2016); service recovery specialist, Vanguard (2013–2015); education savings associate, Vanguard (2013)

Kim Anne Schnatz, CFP® (1984)

B.A. Political science and Sociology, Furman University (2006)
Financial planner, Vanguard (2013–present)

David T. Schondelmayer, CFP® (1982)

B.A. Finance, Grand Valley State University (2006)
Financial planner, Vanguard (2015–present); investment consultant, Vanguard (2013–2015)

Benjamin Regalado Schottenfels, CFP® (1983)

B.A. Sport management and communications, University of Michigan (2006)
Financial planner, Vanguard (2016–present); fixed income specialist, Vanguard (2013–2016)

Sally Lok Schroeder, CFP® (1986)

B.A. Finance and Banking, Appalachian State University (2008)
Manager, Vanguard (2016–present); supervisor, Vanguard (2015–2016); financial planner, Vanguard (2013–2015); administrator, Vanguard (2013)

Zachary Andrew Schruers (1976)

B.S.B.A. Finance, Villanova University (1998)
M.B.A. Entrepreneurial sciences, Drexel University (2007)
Financial planner, Vanguard (2018–present); investment consultant, Vanguard (2016–2018); director of client relationships, Altus Partners (2014–2016); vice president, endowments and foundations, Glenmede Trust Company (2013–2014); senior philanthropic consultant, Vanguard Charitable (2013)

Graydon Schunkewitz (1993)

B.S. Financial planning, Stockton University (2016)
Financial planner, Vanguard (2017–present); inheritance specialist, Vanguard (2016–2017); financial representative, International Planning Alliance (2015–2016); student worker, Stockton University (2013–2016); on-site manager, Oasis Backyard Farms (2013–2015)

Sten E. Schwandt, CFP® (1961)

B.A. Speech communications, West Chester University of Pennsylvania (1985)
Financial planner, Vanguard (2013–present)

David W. Schwarz, CFP® (1978)

B.S. Finance, Rider University (2009)
M.B.A., The Pennsylvania State University (2013)
Financial planner, Vanguard (2014–present); administrator, Vanguard (2013–2014)

Daniel J. Scobie, CFP® (1987)

B.A. Business, Concordia University (2009)
Financial planner, Vanguard (2017–present); assigned representative, Vanguard (2013–2017); caddie, Caddie Master Enterprises (2013)

Christopher Thomas Sconzo (1990)

B.S. Interdisciplinary studies, Arizona State University (2012)
Manager, Vanguard (2018–present); supervisor, Vanguard (2016–2018); communication administrator, Vanguard (2014–2016); client relationship associate, Vanguard (2013–2014)

James Christopher Scott, CFP® (1973)

B.S. Commerce and engineering, Drexel University (1996)
M.B.A., Widener University (2003)
Financial planner, Vanguard (2013–present)

Jonathon J. Scott, CFP® (1984)

B.S. Finance, Arizona State University (2012)
Manager, Vanguard (2018–present); supervisor, Vanguard (2017); financial planner, Vanguard (2016–2017); investment professional, Vanguard (2013–2016); mortgage underwriter, JPMorgan Chase (2013)

David Robert Sebring, CFP® (1982)

B.S.B.A. Finance, Northern Arizona University (2008)
Financial planner, Vanguard (2017–present); assigned representative, Vanguard (2013–2017)

Ellery Segebart, CFP® (1984)

B.S. Health and fitness management, Iowa State University (2007)
Financial planner, Vanguard (2018–present); relationship consultant, Vanguard (2016–2018); assigned representative, Vanguard (2013–2016); personal banker, JPMorgan Chase (2013)

David L. Sehorn, CFP® (1982)

B.S. International business, The University of North Carolina at Charlotte (2004)
Financial planner, Vanguard (2013–present)

Gabriela Nicole Serio (1990)

B.S. Marketing, Clemson University (2012)
M.B.A., East Carolina University (2016)
Financial planner, Vanguard (2018–present); assigned representative, Vanguard (2016–2018); account transition specialist, Vanguard (2015–2016); investment consultant, Vanguard (2013–2015); investment specialist, Vanguard (2013)

Glenn Shaffer, CFP® (1979)

B.S. Finance, Arizona State University (2002)
Financial planner, Vanguard (2013–present)

Bhumi Shah, CFP® (1982)

P.G.D.B.A. Finance, Welinkar Institute of Management (2010)
M.S. Financial services, Saint Joseph's University (2015)
Financial planner, Vanguard (2017–present); financial planner, Blair Wealth Management (2017); portfolio manager & financial planner, Meyer Capital Group (2015–2016)

Matthew Shahin (1991)

B.A. Liberal studies, Arizona State University (2015)
Financial planner, Vanguard (2018–present); client service specialist, Vanguard (2016–2018); personal banker, Wells Fargo (2013–2016)

Daniel A. Sharpe, CFP® (1980)

B.S.B.A. Finance and Management information systems, The University of North Carolina at Charlotte (2002)
Manager, Vanguard (2013–present)

Gerard F. Sheaffer, CFP® (1954)

B.S. Finance, University of Colorado (1977)
Financial planner, Vanguard (2013–present)

Dylan Shepcaro, CFP® (1993)

B.S. Finance and Economics, Muhlenberg College (2015)
Financial planner, Vanguard (2017–present); fund financial analyst, Vanguard (2016–2017); fund financial associate, Vanguard (2015–2016); analyst intern, BNP Paribas (2014); marketing intern, Portfolio Evaluations, Inc. (2013)

Matt Sherman, CFP® (1978)

B.A. Graphic communications, Point Loma Nazarene University (2003)
Financial planner, Vanguard (2017–present); financial planner, LearnVest (2014–2017); operations specialist, LPL Financial (2013–2014)

Robert Sherrier Jr., CFP® (1964)

B.S. Business administration, The University of Scranton (1986)
Financial planner, Vanguard (2016–present); client manager, USAA (2013–2016)

Christopher Shin (1992)

B.S.B.A. Finance and Marketing, Northern Arizona University (2015)
Financial planner, Vanguard (2018–present); executive correspondent, Vanguard (2016–2018); brokerage investment professional (2015–2016); business learning community mentor, Northern Arizona University (2014–2015); sales management trainee, Enterprise Rent-A-Car (2014); retail associate, Cracker Barrel Old Country Store (2013)

Joseph Shouvlin, CFP® (1982)

B.S. Business administration, Southern Connecticut State University (2006)
Financial planner, Vanguard (2016–present); wealth manager, USAA (2013–2016)

Jimmy J. Silvano, CFP® (1967)

B.S. Business management, Temple University (1990)
Financial planner, Vanguard (2013–present)

Michael J. Simek, CFP® (1971)

B.A. Religious studies, Oral Roberts University (1993)
M.Ed., Oral Roberts University (1997)
Financial planner, Vanguard (2013–present)

Ronald C. Simon, CFP® (1952)

B.A. Political science, Rutgers University (1974)
Financial planner, Vanguard (2013–present)

Jane P. Simpson, CFP® (1976)

B.A. Spanish, The University of North Carolina at Chapel Hill (1998)
Financial planner, Vanguard (2018–present); manager, Vanguard (2015–2018); financial planner, Vanguard (2013–2015)

Thomas Sims (1991)

B.A. Interdepartmental studies, West Virginia University (2014)
M.A. Secondary education, West Virginia University (2015)
Financial planner, Vanguard (2017–present); client relationship specialist, Vanguard (2016–2017); inside sales consultant, Hearst Digital Media (2015)

Alexandra Singh (1991)

A.S. Education, Phoenix College (2007)
B.S. Communication, Arizona State University (2009)
Manager, Vanguard (2016–present); chief of staff, Vanguard (2015–2016); team leader, Vanguard (2013–2015); client relationship administrator, Vanguard (2013)

Keller Sipe (1991)

B.S. Marketing, Clemson University (2014)
Financial planner, Vanguard (2018–present); brokerage investment professional, Vanguard (2016–2018); analytics assistant, Healthy You Vending (2015–2016); driver, Uber (2015); sports marketing intern, McGladrey (2014)

Patrick M. Sizemore, CFP® (1979)

B.S. Criminology and criminal justice, East Tennessee State University (2001)
M.B.A. Finance, Winthrop University (2010)
Financial planner, Vanguard (2015–present); investment consultant, Vanguard (2013–2015)

Sergei Skiba, CFP® (1974)

B.S. Biology, Coastal Carolina University (1997)
Financial planner, Vanguard (2017–present); investment consultant, Vanguard (2013–2017)

Jason Chester Skibek, CFP® (1990)

B.S. Management, Keene State College (2013)
Financial planner, Vanguard (2017–present); investment professional, Vanguard (2013–2017); closing coordinator, Northeast Home Loan (2013)

Amanda Slechta, CFP® (1991)

B.S. Business administration, College of Charleston (2013)
Manager, Vanguard (2018–present); supervisor, Vanguard (2017); assigned representative, Vanguard (2016–2017); investment professional, Vanguard (2014–2016)

Kevin Smith, CFP® (1989)

B.S. Finance, Immaculata University (2013)
Financial planner, Vanguard (2015–present); investment associate, Vanguard (2013–2015); fund accountant, BNY Mellon (2013); accounting assistant, Tullio Falini CPA (2013)

Matthew J. Smith, CFP® (1989)

B.S. Business management, Grove City College (2011)
Financial planner, Vanguard (2015–present); administrator, Vanguard (2013–2015); brokerage associate, Vanguard (2013)

Sara E. Smyth, CFP® (1986)

B.A. English, Smith College (2008)
Financial planner, Vanguard (2013–present); associate, Vanguard (2013)
Outside activities: Ms. Smyth is an owner of rental property. Vanguard Advisers, Inc., has no affiliation with the rental property, and Ms. Smyth's responsibilities do not conflict with her position at Vanguard.

Roger Steven Snider, CFP® (1986)

B.S. Finance, Arizona State University (2012)
Financial planner, Vanguard (2016–present); assigned representative, Vanguard (2013–2016); client relationship associate, Vanguard (2013)

Matthew Snipes, CFP® (1983)

B.A. Political science, University of South Carolina (2005)
Financial planner, Vanguard (2013–present)

Howard Curtis Sole, CFP® (1979)

B.S. Economics, James Madison University (2001)
M.B.A., The University of North Carolina at Charlotte (2007)
Manager, Vanguard (2018–present); senior investment analyst, TIAA (2018); senior manager, TIAA (2015–2018); regional advisory coach, TIAA (2014–2015); wealth management advisor, TIAA (2013–2014)

Andrew Soltes, CFP® (1980)

B.S. Finance, Michigan State University (2002)
Financial planner, Vanguard (2013–present); client relationship administrator, Vanguard (2013)

Andy Soltis, CFP® (1959)

B.S. Business administration, Drexel University (1982)
M.B.A., University of South Florida (1995)
Financial planner, Vanguard (2013–present)

Katherine Southwick (1984)

B.A. Media and communication, Muhlenberg College (2006)
M.B.A. Management, La Salle University (2012)
Manager, Vanguard (2018–present); operational consultant, Vanguard (2016–2018); manager, Vanguard (2014–2016); supervisor, Vanguard (2013–2014)

Nathan A. Spear (1989)

B.S.B.A Finance and banking/Risk management & insurance, Appalachian State University (2012)
Financial planner, Vanguard (2017–present); sales consultant, Vanguard (2015–2017); investment specialist, Vanguard (2014–2015); associate mortgage banker, Wyndham Capital Mortgage (2013); finance associate, Adecco North America (2013)

Kedric S. Spearman, CFP® (1979)

B.S. Finance, Winthrop University (2001)
Financial planner, Vanguard (2016–present); investment advisor, TIAA-CREF (2014–2016); financial consultant, TIAA-CREF (2013–2014)

Stephen J. Speers Jr., CFP® (1971)

B.A. Business management, Gettysburg College (1994)
Financial planner, Vanguard (2013–present)

Troy D. Spies, CFP® (1991)

B.B.A. Finance, Temple University (2014)
Financial planner, Vanguard (2017–present); sales consultant, Vanguard (2016–2017); account transition specialist, Vanguard (2015–2016); investment specialist, Vanguard (2014–2015); intern, UBS Financial Services (2013)

Dean Sprague, CFP® (1988)

B.A. Sustainability, Arizona State University (2011)
B.S. Supply chain management, Arizona State University (2011)
Financial planner, Vanguard (2016–present); broker, Vanguard (2013–2016)

Kevin Michael Stahler, CFP® (1981)

B.S. Biblical studies, Cairn University (2004)
B.S. Elementary education, Cairn University (2004)
Manager, Vanguard (2015–present); supervisor, Vanguard (2013–2015); investment consultant, Vanguard (2013)

Stephen V. Stanko Jr., CFP® (1984)

B.S. Business management, North Carolina State University (2006)
M.B.A. General management, Queens University of Charlotte (2011)
Manager, Vanguard (2016–present); supervisor, Vanguard (2014–2016); project administrator, Vanguard (2013–2014)

Joseph A. Staples (1985)

B.S. Accounting, Temple University (2010)
Financial planner, Vanguard (2018–present); financial advisor, Edward Jones (2017–2018); senior business development manager, Marlin Leasing Corporation (2013–2017)

Gary William Stark, CFP® (1988)

B.S. Finance, William Paterson University (2013)
Financial planner, Vanguard (2016–present); sales consultant, Vanguard (2015–2016); investment consultant, Vanguard (2014–2015); investment specialist, Vanguard (2013–2014); head server, Carrabba's Italian Grill (2013)

Jason Allen Stein, CFP® (1990)

B.A. Economics and accounting, University of California, Santa Barbara (2013)
Financial planner, Vanguard (2017–present); assigned representative, Vanguard (2016–2017); retirement specialist, Vanguard (2015–2016); brokerage associate, Vanguard (2014–2015); client relationship associate, Vanguard (2013–2014)

Ryan W. Stender, CFP® (1979)

B.S. Business administration, Duquesne University (2001)
M.S. Interactive media, Duquesne University (2005)
Financial planner, Vanguard (2013–present)

Kendall Steria, CFP® (1963)

B.S. Business administration and Finance, Utah Valley University (1999)
M.B.A., Arizona State University (2002)
Financial planner, Vanguard (2017–present); reconciliation specialist, Vanguard (2013–2017)

Aaron J. Stern, CFP® (1967)

B.S. Liberal arts and studies, The Pennsylvania State University (1990)
M.S. Business management, The Pennsylvania State University (1993)
Financial planner, Vanguard (2013–present)

Rodney Steve, CFP® (1976)

B.A. Business, Lander University (2001)
Manager, Vanguard (2013–present); supervisor, Vanguard (2013)

Catherine (Walker) Stewart, CFP® (1984)

B.S. Business administration, University of Florida (2006)
Financial planner, Vanguard (2014–present); administrator, Vanguard (2013–2014)

Colton Taylor Strawn (1990)

B.B.A. Business management, University of North Georgia (2016)
M.S. Financial planning, University of Georgia (2017)
Financial planner, Vanguard (2018–present); insurance and bank specialist, State Farm (2013–2018); financial representative, Northwestern Mutual (2013)

Stanley Strelish Jr., CFP® (1977)

B.A. History, The University of Scranton (1999)
M.B.A., Arizona State University (2003)
Financial planner, Vanguard (2013–present)

Adam Strodel, CFP® (1981)

B.A. Political science, Syracuse University (2004)
Financial planner, Vanguard (2017–present); investment associate, Vanguard (2013–2017); investment consultant, Vanguard (2013)

Linda G. Stubblefield, CFP® (1950)

University of Arkansas (1991–1993)
Financial planner, Vanguard (2018–present); independent financial planner, Stubblefield Financial Group (2017); independent financial planner, Stubblefield Asset Management Group, RIA (2017); financial advisor, Bedrock Financial Services (2016–2017); financial planning specialist, MetLife (2013)

Alan Stutman, CFP® (1979)

B.S. Marketing, Drexel University (2002)
Financial planner, Vanguard (2013–present)

Jason Su, CFP® (1983)

B.S. Commerce, University of Virginia (2006)
Financial planner, Vanguard (2017–present); wealth manager, USAA (2014–2017); planning and guidance consultant, Fidelity Investments (2013–2014)

Chad Sundem, CFP® (1969)

B.S. Business administration, Minnesota State University Mankato (1992)
Financial planner, Vanguard (2013–present)

Glenn P. Suppanz, CFP® (1966)

B.A. Economics, Rutgers University (1991)
M.B.A. International business, University of Miami (2000)
Financial planner, Vanguard (2013–present)

Stephen Surat, CFP® (1981)

B.S. Political science, Arizona State University (2003)
Financial planner, Vanguard (2016–present); investment consultant, Vanguard (2015–2016); account representative, Concord Servicing (2013–2015)

Dustin Gray Suttle, CFP® (1982)

B.S. Business administration, Troy University (2012)
M.B.A., Columbia College (2014)
Financial planner, Vanguard (2017–present); vice president, HSBC Bank, N.A. (2016–2017); wealth manager, USAA (2013–2016)

Danielle M. Swancey, CFP® (1983)

B.A. Interdisciplinary studies/Education, Arizona State University (2006)
Manager, Vanguard (2016–present); supervisor, Vanguard (2015–2016); financial planner, Vanguard (2014–2015); investment analyst, Exeter Financial (2013)

Sara L. Swearingen, CFP® (1986)

B.A. Human communication, Arizona State University (2010)
Financial planner, Vanguard (2013–present); associate, Vanguard (2013)

Michael Sweeney, CFP® (1990)

B.A. Economics, La Salle University (2012)
B.A. Psychology, La Salle University (2012)
Financial planner, Vanguard (2017–present); account transition specialist, Vanguard (2016–2017); operations specialist, Vanguard (2013–2016); financial processor, Randstad (2013); direct support professional, Special People in the Northeast (2013)

Craig P. Taffaro III, CFP® (1991)

B.A. Government and political philosophy, Belmont Abbey College (2013)
Financial planner, Vanguard (2015–present); associate, Vanguard (2013–2015); tutor, Belmont Abbey College (2013)

Brian C. Talbott, CFP® (1980)

B.A. Economics and Spanish, Muhlenberg College (2003)
Financial planner, Vanguard (2013–present)

Andrew Tamburro, CFP® (1989)

B.S. Management, Clemson University (2012)
Financial planner, Vanguard (2016–present); client relationship associate, Vanguard (2013–2016)

David Tatic, CFP® (1967)

B.A. History, Furman University (1989)
Financial planner, Vanguard (2013–present)

Jimmy C. B. Taylor (1974)

B.A. Accounting, Michigan State University (1995)
M.B.A. Finance and Organizational development, Wayne State University (2000)
Manager, Vanguard (2013–present)

John Patrick Taylor, CFP® (1966)

B.A. Economics, Rutgers University (1991)
Financial planner, Vanguard (2017–present); private client investment consultant, TD Ameritrade (2015–2017); investment consultant, TD Ameritrade (2013–2015)

Vahan G. Teberian, CFP® (1984)

B.A. Communication arts and sciences, The Pennsylvania State University (2006)
Financial planner, Vanguard (2016–present); trust consultant, Vanguard (2013–2016); sales consultant, Vanguard (2013)

Veronica Terrazas (1980)

B.A. Human communication, Arizona State University (2007)
Financial planner, Vanguard (2017–present); investment professional, Vanguard (2013–2017)

Brian Tesarz, CFP® (1991)

B.S. Finance and Process management, North Carolina State University (2014)
Financial planner, Vanguard (2017–present); retirement specialist, Vanguard (2015–2017); client relationship associate, Vanguard (2014–2015); assistant manager, Shoe Show, LLC (2013–2014)

Adam D. Thomas, CFP® (1987)

B.A. Design studies, Arizona State University (2009)
Financial planner, Vanguard (2014–present); administrator, Vanguard (2013–2014)

Jesse Thurman (1988)

B.S. Economics, Oregon State University (2015)
Financial planner, Vanguard (2018–present); account transition specialist, Vanguard (2016–2018); analyst, Vestory (2016); associate economist, Welch Consulting (2015); economics tutor, Oregon State University (2013–2015)

Antranik (Nik) V. Tomassian, CFP® (1975)

B.S., Arizona State University (1998)
Financial planner, Vanguard (2013–present); associate, Vanguard (2013)

Iman Tommy, CFP® (1982)

B.S. Accountancy, Arizona State University (2010)
B.S. Finance, Arizona State University (2010)
Financial planner, Vanguard (2017–present); portfolio analyst, Exeter Financial (2014–2017); senior client associate, Exeter Financial (2013–2014); advisor services associate, Charles Schwab (2013)

Roberta Tondo, CFP® (1989)

B.A. Political science, Wake Forest University (2012)
Financial planner, Vanguard (2017–present); paraplanner, Ameriprise Financial (2013–2017)

Timothy J. Traut, CFP® (1972)

B.S. Business administration, Utica College of Syracuse University (1994)
Financial planner, Vanguard (2013–present)

Russell John Trombley, CFP® (1987)

B.S. Business management, The University of Arizona (2011)
Financial planner, Vanguard (2017–present); supervisor, Vanguard (2015–2017); support lead, Vanguard (2015); brokerage associate, Vanguard (2013–2015); client relationship specialist, Vanguard (2013); sales support coordinator, LPL Financial (2013)

Kelsey Trost, CFP® (1993)

B.S. Business administration, University of Missouri (2015)
Financial planner, Vanguard (2017–present); investment professional, Vanguard (2015–2017); sales lead, Loft - Ann Inc. (2014–2015); auditing intern, National Rural Electric Cooperative Association (2014); admissions liaison, University of Missouri (2014); sales associate, Clovers Natural Market (2013–2014); accounting intern, Tecis Insurance Services (2013)

Todd Adam Truitt (1982)

B.S. Accounting and Marketing, Ball State University (2005)
M.B.A., Ball State University (2006)
Manager, Vanguard (2013–present); project administrator, Vanguard (2013); relationship administrator, Vanguard (2013)

Gail Marjorie Tshudy (1960)

B.A. Christian education, Messiah College (1982)
Financial planner, Vanguard (2017–present); brokerage investment professional, Vanguard (2015–2017); client services manager, ELAN Financial & Settlement Consulting, LLC (2013–2015)

Alixandria Ann Tucci (1993)

B.S.B.A. Finance, Nova Southeastern University (2015)
B.S.B.A. Business, Nova Southeastern University (2015)
M.B.A., Wake Forest University (2017)
Financial planner, Vanguard (2016–present); client services specialist, Vanguard (2015–2016); wealth management intern, UBS (2014); wealth management intern, Merrill Lynch (2013)

Jacqueline Tucciarone (1991)

B.A. Economics, Rutgers State University of New Brunswick (2013)
M.B.A., Villanova University (2017)
Financial planner, Vanguard (2016–present); investment data associate, Vanguard (2015–2016); investment specialist, Vanguard (2014–2015); client relationship specialist, Vanguard (2013–2014); intern, Prudential Center (2013); server, Stuff Yer Face (2013)

Matthew A. Tucker, CFP® (1980)

B.S. Finance, University of Phoenix (2013)
Financial planner, Vanguard (2017–present); inheritance consultant, Vanguard (2016–2017); inheritance specialist, Vanguard (2015–2016); client services associate, Vanguard (2014–2015); financial advisor, Mass Mutual (2014); sales associate/shift supervisor, T-Mobile (2013–2014)

Brian Andrew Turner, CFP® (1973)

B.S. Financial services, Westminster College (2006)
Financial planner, Vanguard (2017–present); financial consultant, E*Trade (2013–2017); registered client associate, Morgan Stanley (2013)

Ebony Turner, CFP® (1985)

B.S. Finance, Winthrop University (2008)
M.B.A., Winthrop University (2017)
Financial planner, Vanguard (2017–present); portfolio implementation associate, Vanguard (2016–2017); planning support specialist, Vanguard (2014–2016); financial planner, Vanguard (2013–2014)

G. Taylor Turner, CFP® (1989)

B.S. Finance, Arizona State University (2012)
Financial planner, Vanguard (2017–present); assigned representative, Vanguard (2014–2017); client service specialist, Vanguard (2013–2014)

Phillip Robert Turner, CFP® (1987)

B.S. Business administration, The University of North Carolina at Wilmington (2010)
M.B.A., East Carolina University (2014)
Financial planner, Vanguard (2016–present); client services specialist, Vanguard (2013–2016); graduate assistant, East Carolina University (2013)

Jacob William Udell (1987)

B.S.B.A. Business management, Missouri Southern State University (2011)
Financial planner, Vanguard (2017–present); assigned representative, Vanguard (2013–2017); independent sales representative, self-employed (2016–2017); ridesharing services driver, Uber (2014–2015)

Walter Hughes Ulrich (1966)

B.A. International relations, Bucknell University (1990)
M.B.A. Finance, Drexel University (2005)
Financial planner, Vanguard (2016–present); relationship manager, Vanguard (2014–2016); sales executive, Vanguard (2013–2014)

Gwendolyn L. Unangst (1985)

B.S. Science/Psychology, Philadelphia University (2008)
Financial planner, Vanguard (2015–present); education specialist, Vanguard (2013–2015); client relationship support, Randstad (2013); therapeutic staff support, CCRES (2013)

Ginarose Vanasse, CFP® (1986)

B.S. Political science, Arizona State University (2009)
B.S. Psychology, Arizona State University (2009)
Financial planner, Vanguard (2017–present); supervisor, Vanguard (2015–2017); accelerated development program participant, Vanguard (2014–2015); brokerage associate, Vanguard (2013–2014); client relationship associate, Vanguard (2013); contractor, Randstad (2013)

Mark William Vandenburg Jr., CFP® (1991)

B.S. Finance, Coastal Carolina University (2013)
Financial planner, Vanguard (2017–present); client relationship specialist, Vanguard (2016–2017); client relationship associate, Vanguard (2013–2016); server, Darden Inc. (2013)

Sabino J. Vargas, CFP® (1986)

B.S. Finance, Arizona State University (2010)
B.S. Management, Arizona State University (2010)
Financial planner, Vanguard (2016–present); supervisor, Vanguard (2013–2016); project lead, Vanguard (2013)

Sean Vasey, CFP® (1987)

B.S. Finance, University of Pittsburgh (2010)
Financial planner, Vanguard (2014–present); associate, Vanguard (2013–2014)

Tim Veale, CFP® (1972)

B.A. History and Communications, Washington and Lee University (1995)
Financial planner, Vanguard (2014–present); manager, Vanguard (2013–2014)

Suzanne Vermeer, CFP® (1987)

B.S. Interdisciplinary studies, Arizona State University (2009)
Financial planner, Vanguard (2017–present); resource planning specialist, Vanguard (2015–2017); operations associate, Vanguard (2014–2015); integrated client services associate, Vanguard (2013–2014)

David Vidal (1985)

Paradise Valley Community College (2014–present)
Financial planner, Vanguard (2017–present); assigned representative, Vanguard (2013–2017)

Anthony Videtto, CFP® (1978)

B.S. Finance, Monmouth University (2002)
M.B.A., Rutgers University (2006)
Financial planner, Vanguard (2013–present)

Melquiades Villalobos, CFP® (1984)

B.A. Marketing, The University of Texas at El Paso (2007)
Financial planner, Vanguard (2013–present)

Angela M. Villandre, CFP® (1966)

B.S. Public relations, The University of Central Missouri (1988)
Financial planner, Vanguard (2014–present); wealth manager, USAA (2013–2014)

Julie A. Virta, CFP® (1971)

B.S. Finance and Marketing, Boston College Carroll School of Management (1994)
Financial planner, Vanguard (2013–present)

David Maurice Voht, CFP® (1962)

B.B.A. Management, The University of Texas at Arlington (1996)
M.A. Intercultural studies, Columbia International University (2008)
Financial planner, Vanguard (2016–present); wealth management advisor, Rutledge Financial Partners (2015–2016); financial consultant, TIAA (2014–2015); wealth management consultant, TIAA (2013–2014)

Marcus Waddell (1968)

B.S. Business administration, California State University, Sacramento (1992)
Financial planner, Vanguard (2017–present); investment consultant, Vanguard (2016–2017); account manager, Meredith Corporation (2013–2016)

Ryan Waddell, CFP® (1975)

B.S. Premedicine, The Pennsylvania State University (1997)
Financial planner, Vanguard (2017–present); investment sales consultant, Vanguard (2016–2017); brokerage investment professional, Vanguard (2015–2016); professional poker player, self-employed (2013–2015)

Matthew Wagner, CFP® (1980)

B.A. English, The University of Arizona (2010)
Financial planner, Vanguard (2016–present); senior administrator, Vanguard (2013–2016); special transaction administrator, Vanguard (2013)

Scott Walker, CFP® (1987)

B.S. Finance, West Chester University (2010)
Financial planner, Vanguard (2017–present); sales consultant, Vanguard (2016–2017); investment consultant, Vanguard (2016); inheritance specialist, Vanguard (2015–2016); financial associate, Vanguard (2013–2015)

Greg Warburton, CFP® (1959)

B.A. Economics, Lafayette College (1981)
Financial planner, Vanguard (2017–present); vice president, Fidelity Investments (2013–2017)

Neil Warburton, CFP® (1983)

B.S. Accounting, The University of Arizona (2005)
Financial planner, Vanguard (2018–present); assigned representative, Vanguard (2013–2018)

Nefertari T. Ward, CFP® (1977)

B.A. Psychology, The University of North Carolina at Charlotte (2002)
Financial planner, Vanguard (2018–present); assigned representative, Vanguard (2015–2018); retirement investment specialist, Vanguard (2013–2015)

Joseph W. Waterloo, CFP® (1964)

B.S. Finance, The Pennsylvania State University (1987)
Financial planner, Vanguard (2013–present)

Matthew Watlington, CFP® (1984)

B.A. Music, The University of North Carolina at Greensboro (2007)
Manager, Vanguard (2018–present); financial planner, Vanguard (2015–2018); assigned representative, Vanguard (2014–2015); processing associate, Vanguard (2013–2014)

Nicolas Jon Weachter (1979)

B.A. Political science, LaSalle University (2003)
M.B.A. Finance, LaSalle University (2017)
Financial planner, Vanguard (2017–present); money movement specialist, Vanguard (2015–2017); client relationship administrator, Vanguard (2014–2015); problem resolution associate, Vanguard (2013–2014)

Ned Webber, CFP® (1969)

B.S. Physical education and Exercise science, Montana State University (1993)
Financial planner, Vanguard (2015–present); financial consultant, Charles Schwab & Co. (2013–2015)

Jared M. Weiss, CFP® (1975)

B.A. Liberal arts, Arizona State University (2009)
Financial planner, Vanguard (2016–present); regional sales vice president, Prudential Financial (2015–2016); wealth manager, USAA (2013–2014); wealth management specialized member services manager, USAA (2013)

Kevin J. Welp, CFP® (1963)

B.S. Finance, University of Southern Indiana (1984)
Financial planner, Vanguard (2013–present)

Daniel V. Wesolowski, CFP® (1982)

B.M. Music, Wheaton College (2004)
M.B.A., Morris Graduate School of Management (2009)
Manager, Vanguard (2017–present); financial planner, Vanguard (2016–2017); project administrator, Vanguard (2013–2016); annuity and insurance specialist, Vanguard (2013)

Scott Weynand, CFP® (1990)

B.B.A. Finance, North Carolina State University (2013)
Financial planner, Vanguard (2016–present); assigned representative, Vanguard (2014–2016); client services specialist, Vanguard (2013–2014); intern, CAPTRUST Financial Advisors (2013)

Brandon Wheeler, CFP® (1981)

B.S. Social psychology, Brigham Young University (2004)
M.B.A. Marketing, Arizona State University (2008)
Manager, Vanguard (2013–present)

Andrew Yoe White, CFP® (1969)

B.A. English, Samford University (1991)
M.Div., Covenant Theological Seminary (2007)
Financial planner, Vanguard (2017–present); securities instructor, Kaplan Professional Education (2013–2016); registered representative, Peachtree Planning of Alabama, LLC (2013–2016)

Trent Robert White, CFP® (1986)

B.S. Financial Economics, Brigham Young University - Idaho (2011)
J.D., Brigham Young University (2014)
Financial planner, Vanguard (2016–present); tax preparer, Block Advisors (2016); client service associate, Bernhardt Wealth Management, Inc. (2013–2016); intern, West Financial Services, Inc. (2013); independent life insurance agent, Sole Proprietor (2013–2014)

Ryan Hunter Wibbens, CFP® (1993)

B.S. Finance, University of Delaware (2015)
Financial planner, Vanguard (2017–present); financial advisor associate, Morgan Stanley (2015–2016); client service associate, Morgan Stanley (2014–2015); wealth management intern, Morgan Stanley (2014); ocean rescue lifeguard, State of Delaware (2013–2014)

Fanecia Wiggan, CFP® (1989)

B.S. Psychology, The University of North Carolina at Charlotte (2011)
Financial planner, Vanguard (2017–present); investment professional, Vanguard (2015–2017); sales and service specialist, Bank of America (2013–2015)

Kevin E. Wilde, CFP® (1961)

B.A. Fine arts, The University of Arizona (1984)
M.B.A., University of Phoenix (2000)
Financial planner, Vanguard (2015–present); assigned representative, Vanguard (2013–2015)

Matthew Williams, CFP® (1971)

B.A. Broadcast journalism, California State University, Chico (1994)
M.B.A. Finance, The University of North Carolina at Chapel Hill (2014)
Financial planner, Vanguard (2018–present); private wealth advisor, Financial Directions (2016–2018); senior financial consultant, TD Ameritrade (2015–2016); senior account executive, Fidelity Investments (2013–2014)

Whitney Williams, CFP® (1980)

B.A. Latin American studies, Brigham Young University (2002)
Financial planner, Vanguard (2017–present); wealth advisor, USAA (2013–2017); registered associate, Moors & Cabot (2013)

David Carter Wilson, CFP® (1989)

B.S. Financial management, Clemson University (2012)
Financial planner, Vanguard (2016–present); assigned representative, Vanguard (2013–2016); client services specialist, Vanguard (2013)

Christina Wingate, CFP® (1980)

B.S. Business management, University of Phoenix (2005)
Financial planner, Vanguard (2014–present); associate, Vanguard (2013–2014)

Kristin Witmer, CFP® (1975)

B.S. Marketing, Bloomsburg University (1997)
Financial planner, Vanguard (2016–present); assigned representative, Vanguard (2013–2016)

Brian P. Wolfer, CFP® (1967)

B.S. Hotel and restaurant management, Widener University (1990)
M.B.A., West Chester University of Pennsylvania (1998)
Financial planner, Vanguard (2013–present)

Albert Wong, CFP® (1971)

B.S. Marketing and Finance, University of Delaware (1994)
Financial planner, Vanguard (2014–present); supervisor, Vanguard (2013–2014)

Katheryn Cella Woodruff, CFP® (1983)

B.S.B.A. Business administration, The University of North Carolina at Chapel Hill (2005)
Manager, Vanguard (2013–present)

Kevin Bryan Woolsey (1985)

B.B.A. Finance, Villanova University (2012)
Financial planner, Vanguard (2018–present); client relationship associate, Vanguard (2016–2018); contractor, Randstad (2015–2016); independent contractor, self-employed (2013–2015)

Scott Workman (1992)

B.B.A. Business administration, Temple University (2015)
Financial planner, Vanguard (2018–present); investment professional, Vanguard (2016–2018); marketing analyst intern, UPS Germany (2015); lead student tech consultant, Temple University (2014–2015); crew member, Wendy's (2014); driver, Jimmy John's (2013)

Jonathan A. Wormley, CFP® (1988)

B.S. Business administration, Cheyney University (2012)
Financial planner, Vanguard (2016–present); trust sales consultant, Vanguard (2015–2016); investment professional, Vanguard (2013–2015)

Matthew F. Wright, CFP® (1966)

B.S. Public policy analysis, The Pennsylvania State University (1989)
Manager, Vanguard (2013–present)

Kevin Wrigley, CFP® (1986)

B.A. Psychology, San Diego State University (2008)
Financial planner, Vanguard (2017–present); financial advisor, AXA Advisors (2013–2017)

Lauren Wybar, CFP® (1984)

B.S. Finance, The Pennsylvania State University (2006)
Financial planner, Vanguard (2013–present)

Mark A. Yakupcin, CFP® (1969)

B.S. Finance, The Pennsylvania State University (1991)
Financial planner, Vanguard (2013–present); manager, Vanguard (2013)

Steven J. Yarborough, CFP® (1974)

B.A. Political science, Stony Brook University (2007)
Manager, Vanguard (2013–present)

Victoria Yazzie, CFP® (1977)

B.S. Finance, Northern Arizona University (2006)
Financial planner, Vanguard (2013–present)

Leslie Young, CFP® (1966)

B.B.A. Finance, University of Notre Dame (1988)
Financial planner, Vanguard (2017–present); assigned representative, Vanguard (2016–2017); investment professional, Vanguard (2014–2016); relationship associate, Vanguard (2013–2014); senior personal banker, Citizens Bank of Pennsylvania, Inc. (2013)

Matthew Young, CFP® (1978)

B.S. Economics, University of Utah (2008)
Financial planner, Vanguard (2016–present); assigned representative, Vanguard (2013–2016)

Pieter Youngman, CFP® (1975)

B.A. International relations, University of California, Davis (2001)
Financial planner, Vanguard (2013–present); administrator, Vanguard (2013)

Spencer W. Youngman, CFP® (1992)

B.S. Finance and Marketing, University of Pittsburgh (2015)
Financial planner, Vanguard (2017–present); investment professional, Vanguard (2016–2017); brokerage professional, Vanguard (2015–2016); corporate sales intern, Pittsburgh Penguins (2014); junior financial systems administrator, University of Pittsburgh (2013–2015)

Andrew G. Yorgey, CFP® (1967)

B.S. Finance, Liberty University (1989)
Financial planner, Vanguard (2013–present)

Joseph Zairo, CFP® (1985)

B.S. Business administration, University of Pittsburgh (2006)
M.B.A., The Pennsylvania State University (2011)
Financial planner, Vanguard (2013–present); administrator, Vanguard (2013)

Farjana Zaman (1984)

B.B.A. Finance, Temple University (2013)
Financial planner, Vanguard (2015–present); associate, Vanguard (2013–2015); enrollment assistant, Montgomery County Community College (2013)

Peter A. Zanneo, CFP® (1954)

B.A. General arts and sciences, The Pennsylvania State University (1976)
Financial planner, Vanguard (2013–present)

Justin A. Zeis, CFP® (1982)

B.S. Finance, Arizona State University (2006)
Financial planner, Vanguard (2017–present); investment consultant, Vanguard (2013–2017)

Lucas A. Zubrod, CFP® (1976)

B.A. Business administration, Lenoir-Rhyne University (1999)
Financial planner, Vanguard (2013–present)

Disciplinary information

There are no material legal or disciplinary events to disclose for the financial planners listed.

Other business activities

Other than those included with a financial planner's information above, there are no business activities to disclose for the financial planners listed.

Additional compensation

Financial planners receive no special or additional compensation in connection with the advisory services provided.

Supervision

VAI and financial planners are governed under the Investment Advisers Act of 1940 as regulated by the United States Securities and Exchange Commission (SEC).

Financial planners' recorded calls, emails, and written advice are monitored by random sample. Results of the monitoring are reviewed with the individual planner by his or her direct supervisor and are reviewed in aggregate at the department level by the department head.

Verification that the monitoring is taking place as required is reviewed in aggregate at the department level by the department head.

Jonathan Cleborne (1980) is the person responsible for supervision of the financial planners. Mr. Cleborne earned a B.A. from the University of Virginia and an M.B.A. from the Tuck School of Business at Dartmouth University. Mr. Cleborne joined Vanguard in 2003 and is a principal and head of Vanguard Personal Advisor Services.

If you have any questions about our services, please call 844-899-0113 and leave your name and a phone number where you can be reached. A member of our management team will contact you within two business days. Please note, this document is not intended for you to select a specific advisor. As part of our services, Vanguard will align you with an advisor.

Advice services are provided by Vanguard Advisers, Inc., a registered investment advisor.

The services provided to clients who elect to receive ongoing advice will vary based upon the amount of assets in a portfolio. Please review the *Vanguard Personal Advisor Services Brochure* at vanguard.com/vpasbrochure for important details about the service, including its asset-based service levels and fee breakpoints.

© 2018
The Vanguard Group, Inc.
All rights reserved.

ADVSUPP 102018

This page is intentionally left blank.