Research Declaration

Anytime you introduce a list of, or even utter the words "Top", "Best" or "Most", you invite controversy or at the very least debate.

No doubt, our books are no different in that regard. They are different, however, from the many lists of Top 100 or Top 1,000 financial advisors, financial planners, wealth advisors, etc. Lists such as these are full of statistics. We noticed an abundance of scientific data, rankings of "client's net worth" or even "revenues generated" for each firm or advisor.

While the above mentioned criteria is very worthy, the positive impact that financial advisors make in the lives of their clients is the ultimate reflection of true success.

Each of the financial advisors chosen for our books have been thoroughly reviewed. Each applicant has endured an extensive personal interview and a rigorous regulatory background check.

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2014

NORMA ROMERO-MITCHELL

Financial Strategy From Norma Romero-Mitchell

Norma recognizes the importance of developing a relationship with an advisor who listens, is knowledgeable and is trustworthy. "Once you find an advisor, work as a team, staying disciplined and monitor the financial plan."

"BPCG is an independent, minority and woman owned comprehensive financial services firm located in the heart of Philadelphia's business community. Established in 1993 to assist hardworking professionals, entrepreneurs and executives, our mission is to help clients build their nest egg, preserve their legacies, and achieve financial independence."

Career Highlights

As a native New Yorker and graduate of Cornell University, Norma left a successful career in the banking industry on Wall Street and executive positions in the airline and insurance industries to become an active member of the Philadelphia business community. Since her tenure as CEO and President of Benefits Plus Consulting Group, Inc., Norma has made it her mission to empower women and minorities in effective resource management and financial planning strategies to help ensure independent financial futures.

Her dedication to these demographics was born from the lack of access to qualified financial service professionals that she witnessed in her community. As the daughter of two educated and hardworking parents, her passion for service grew from being able to help her family members better plan for their financial futures. She also finds her work with single heads of households, women in transition and family owned high growth companies particularly gratifying and impactful.

Client Support And Service

Norma's firm helps fiduciaries meet and exceed their financial goals and navigate the complex financial landscape successfully. She defines fiduciary as any person who has the will to make responsible and informed financial decisions that impact his or her own life and the lives of people they care about. Her acknowledged experience in the areas of financial planning, employee benefits consulting and investment management has attracted large and small clients from municipal and corporate entities to individuals and private businesses. She has made the special needs of diverse, multi-cultural workforces and retiree populations a targeted priority.

In operating her business, Norma maintains high standards of professionalism and personalized services to clients-- goals she shares with her diverse staff and extended network of some of the best-in-class insurance and investment providers. Staff is cross-trained to listen, learn and lead; always ready to resolve client issues. Norma and her team strive to be subject matter experts in their respective fields and her administrative staff continues to improve processes and procedures within the office. They continue to explore ways to grow their communication capabilities electronically and they are dedicated to educating clients on relevant financial topics of interest.

Most Gratifying Aspect Of Being An Advisor

Whether Norma's client is...

- a single female executive making a transition from corporate life to entrepreneurship,
- a physician who needs a retirement strategy that could help increase his/her tax-qualified savings and retain valued employees,
- a family owned business reinvesting to grow the company successfully but in need of a plan to catch up on their retirement savings,
- a daughter who inherited a large sum of money and wanted to invest it prudently;

Norma has helped them to define and achieve their financial objectives successfully.

Norma has always been passionate about working with professionals who understand the importance of financial planning and the positive impact that good advice can have on their quality of life.

Client Impact

A single woman in her 50's, a proactive saver, reached out to Norma for help. She didn't know what to do with her savings, what she had actually built, how to use it or how it would impact her life as a retiree. She knew to diversify, but had many different pockets of money and investments in various places. Norma stepped in teaching her how to safeguard and manage her savings for retirement, to create a plan to include all legal documents and to consolidate her assets into a manageable investment portfolio. Her client did all Norma asked, and the relationship was a great success.

Giving Back

Norma's volunteer contribution to non-profit organizations, at the local and national levels, is demonstrated as she is a newly appointed board member of Philadelphia Works, Inc. and Advisory Board Member of Educating Young Minds. She has previously served as a board member of the PA-NJ-DE Minority Supplier Development Council and Board President of the Pennsylvania Chapter of ASPIRA Inc., which gives ample evidence of pride in her Latina roots and commitment to education and the economic empowerment of the community at large.

Additionally, BPCG participates annually in a summer internship program, where high school students are trained, mentored and exposed to the world of entrepreneurship. It is Norma's hope that their internship experience will not only better prepare them for their next employment opportunity but help inspire them to consider a career in the financial services industry.

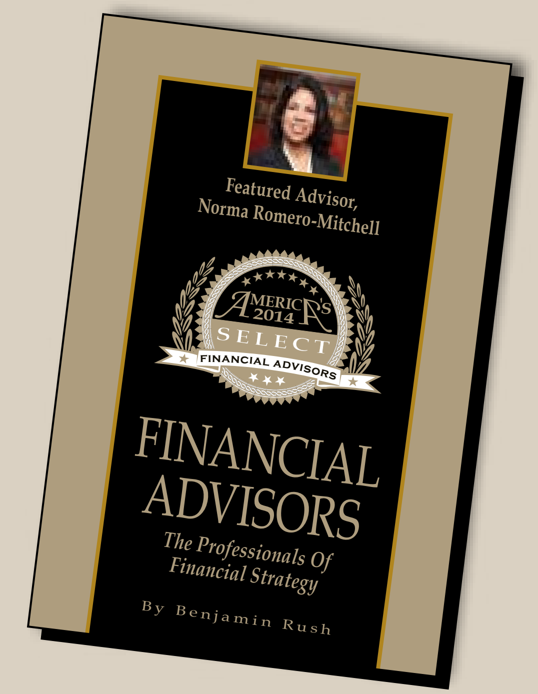
Licenses & Designations

- FINRA Series 6
- FINRA Series 7
- FINRA Series 63
- Registered Financial Consultant, RFC
- Investment Advisor Representative
- Life, Health & Annuity Licensed in several states
- Life Underwriter Training Council Fellow
- Certified Employee Benefits Specialist, Candidate

Licensed in Pennsylvania, New Jersey, New York, California and Florida

Compensation paid via Fees and Commissions.

Norma Romero-Mitchell
Featured In The New Book...



Services Offered
(PARTIAL LISTING)

Benefits Plus Personal Solutions

- Pre and Post Retirement Planning
- Insurance Protection
- Rollover and Transfer Advice
- Tax Deferral Strategies
- Investment Portfolio Evaluation
- Estate Conservation & Legacy Planning
- Access to Third Party Money Managers

Benefits Plus Business Solutions

- Retirement Plan Review & Assessment
- Health & Benefits Evaluation
- Fiduciary Education
- Personalized Enrollment Services
- Employee Education/Seminars
- Benefit Plan Design & Implementation
- Key-Person/Succession Planning