

Charles J. Farrell, J.D., LL.M.
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Charles Farrell's practice focuses on assisting individuals and corporations with the funding and management of their retirement assets. His services include designing corporate and individual retirement investment strategies, creating retirement income streams from qualified and non-qualified accounts, working with clients on wealth transfer issues, and assisting business owners with retirement plan design and implementation. Prior to working in the financial services industry, Mr. Farrell was a tax attorney representing privately held businesses on tax, retirement and estate planning matters. Mr. Farrell practiced law in Cleveland, Ohio, and in Denver, Colorado.

Mr. Farrell received his law degree from American University in Washington, D.C., and graduated *summa cum laude*. He also served as an editor of the American University Law Review. Later, while practicing law, Mr. Farrell went on to obtain an LL.M. in taxation from Case Western Reserve University School of Law in Cleveland, Ohio. His research on personal and business finance has been quoted in major publications, including The Wall Street Journal, the Journal of Financial Planning, Money Magazine, American Association of Individual Investors Journal, Consumer Reports Money Advisor, the Nightly Business Report, Crain's Cleveland Business, the Boston Globe, The Chicago Tribune and other business and industry journals. He is the developer of the Personal Financial Ratios, which have received industry recognition as what The Wall Street Journal called "**some of the best tools we have seen for gauging where you stand**" in your retirement planning. WSJ, 1/22/06.

Education:

LL.M. in Taxation, 1997

Case Western Reserve School of Law
Cleveland, Ohio

J.D., Summa Cum Laude, 1992

American University School of Law
Washington, D.C.

B.A., 1988

College of the Holy Cross
Worcester, MA.

Research / Publications / Public Speaking / Commentary

Money Magazine, March 2007, Are You On the Bus for Retirement?

Money Magazine, April 2007, Retire Early

Journal of Financial Planning: Personal Financial Ratios: An Elegant Road Map to Financial Health and Retirement, January 2006, Charles J. Farrell, J.D., LL.M.

American Association Of Individual Investors Journal, August 2006, Analyzing Your Financial Health Using Personal Financial Ratios, Charles J. Farrell, J.D., LL.M.

Wall Street Journal, December 11, 2006, "The Retirement Lies We Tell Ourselves"

Wall Street Journal, February 22, 2006, *Op-Ed*, "Health Care or a House," Charles J. Farrell, J.D., LL.M.

Wall Street Journal, August 23, 2006, "Buying Big Doesn't Guarantee a Rich Retirement"

Chicago Tribune, October 29, 2006, "In Retirement Planning, Tidy Assumptions May Not Apply"

Chicago Tribune, August 6, 2006, "Formula Foretells Security Level"

Chicago Tribune, October 15, 2006, "Being Smart About Saving: The Little Things Add Up"
Chicago Tribune, October 15, 2006, "Cutting Debt Is Hard But Always Worth the Price"
Wall Street Journal, July 11, 2006, "Are you Saving Enough For Retirement?"
Wall Street Journal, July 1, 2006, "Will You Be Able to Retire?"
Wall Street Journal, June 7, 2006, "Inherit the Windfall"
Consumer Reports Money Advisor, June 2006, "Check Your Retirement Readiness"
Yahoo!Finance, July 11, 2006, "Taking the Mystery Out of Saving for Retirement"
Wall Street Journal, January 22, 2006, "New Look at Retiree Math"
Wall Street Journal, February 5, 2006, "Ratios Help Gauge Saving"
Wall Street Journal, January 14, 2004, "Double Your Money in Just 70 Years"
Wall Street Journal, May 16, 2004, "Gains of 10% You Gotta Be Kidding"
Wall Street Journal, October 13, 2004, "The Flawed, Expensive Insurance Policy That You Really Ought to Consider"; **Boston Globe**, **St. Louis Dispatch**, **Cleveland Plain Dealer**, and **Akron Beacon Journal**.
Wall Street Journal, March 23, 2005, "Ugly Math: Soaring Housing Costs Are Jeopardizing Retirement Savings"
Wall Street Journal, May 9, 2005, "Real Estate: Can You Handle the Truth"
Orange County Register, April 24, 2005, Orange County California, "Can You Afford to Retire"
Medical Economics, "The Great Stock Market Myth" September 23, 2002, Charles J. Farrell, J.D., LL.M.
North Central Business Journal, Financial Columnist for monthly publication 2001 through 2004
Crain's Cleveland Business, "Ask the Expert Column," May 24, 2004, Charles J. Farrell, J.D., LL.M.
Crain's Cleveland Business, "Diversified Portfolio Important for Financial Survival," January 23, 2005, Charles J. Farrell, J.D., LL.M.
Crain's Cleveland Business, "Jacobs, Dolan Offer Value vs. Growth Lessons," May 30, 2005, Charles J. Farrell, J.D., LL.M.
Journal of Financial Planning, June 2005, "Health Savings Account: Financial Elixir?"
Cleveland Plain Dealer, "Organize Your Paper Trail," December 1, 2005
American Bar Association 2004 Tax Section Meeting, Probability Based Tax Planning, Strategies for Financial Uncertainty, Washington D.C., May 7, 2004, Charles J. Farrell, J.D., LL.M.

Community Involvement:

Committee Chair: Cleveland Saves Financial Literacy Project
Board of Trustees: Ingenuity Festival of Art and Technology
Finance Committee: Cleveland Public Theatre
Partner: Cleveland Social Venture Partners