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INSTITUTE

This summer, a team of nine interns worked on many different projects that supported the financial planning, investment management, and tax teams.

The goal of our summer intern program is to provide the students with mentorship and guidance as well as meaningful work experience that provides a glimpse into the everyday operations of a financial services company. We work diligently to provide the best service to our clients, and the students have helped achieve this goal.

The interns were involved in several projects over the summer, such as the content development and website design of BWFA's latest service, **Financial Planning for Executives**; market research; and the production of white papers analyzing the separate topics of real estate investment and cryptocurrency regulations.

This past June, the interns helped us reopen our office to clients after being closed due to COVID concerns.

They had the opportunity to participate in client meetings to gain insight into how we conduct our business. They have interacted with many of our clients by taking your calls, answering your questions, and greeting you as you visited the office.

**Thank you to Jake P., Hailey, Casmir, Andrew, Megan, Jake C., Sam, Zaman, and Max for spending your summer with us and sharing your many talents!**

Sincerely,

*Robert Carpenter*

President & CEO

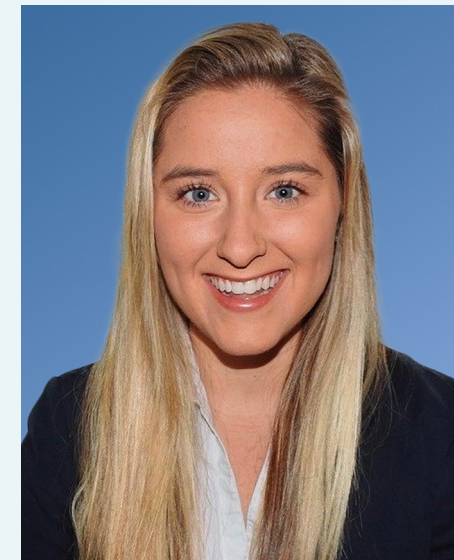


## BWFA INSTITUTE – CLASS OF 2021



**JAKE PLINER**

My name is Jake Pliner. I'm from Baltimore, Maryland. I am a rising senior Finance major at the University of Maryland Smith School of Business. I'm on track to graduate with my undergraduate degree in Finance this upcoming December, after which I will continue my accelerated Plus 1 program at Smith to finish my Master's in Finance degree. Growing up, I played competitive ice hockey and had the opportunity to travel all over the East Coast. Working at BWFA has been a great experience for me because of the knowledge and experience I have gained in the fields of investment management and financial planning. The team was always ready to answer any questions I had and even take the time to sit down with me to share the strategies they've mastered and the experiences they've had in the industry.



**HAILEY SCHENDEL**

My name is Hailey Schendel, and I am currently a rising Junior at Gettysburg College studying Business Organizational Management and Writing. This Summer was an amazing experience interning at BWFA because it provided me with insight into different aspects of business within the financial planning industry. When working on various projects, I was able to further develop my leadership and communication skills. I am grateful for this opportunity, and I am glad that I worked for an admirable team that pushed me towards success while assisting me along the way. My interests outside of school include boating with family and friends, cooking, being outdoors, and working out.



**CASMIR OCHIAKA**

My name is Casmir Ochiaka, I am a rising senior at Loyola University Maryland. I am double majoring in International Business and Economics and will be graduating by spring of 2022. My intention is to go to graduate school right after graduation to get my MBA. I play varsity sports for Loyola University; I compete for the Men's Basketball Team which is a Division 1 program. Playing Basketball helps me to learn time management and how to work in groups or as a team. I enjoyed my time at BWFA. It was an amazing learning environment and experience for me. The family atmosphere at BWFA was special. Everyone there is super nice and willing to teach you whatever you want to learn about finance. My hobbies are playing sports, music, traveling, fishing, and cooking. A fun fact about me is that I love supporting the New York Jets.





**ANDREW CADE**

My name is Andrew Cade and I am currently attending the Robert H. Smith School of Business at the University of Maryland to pursue a degree in Marketing, with a double major in Criminology/Criminal Justice. I plan on graduating in Spring 2022 and then hope to pursue a career with the skills I've learned. This is my third year interning with BWFA and the internship program has provided a lot of insight into the different aspects of business and has been a great learning experience, applicable to life even outside of the financial services field. A fun fact about me is that I love to try all different kinds of unique foods from all cultures and enjoy traveling to new places, which I hope to do more in the upcoming few years!



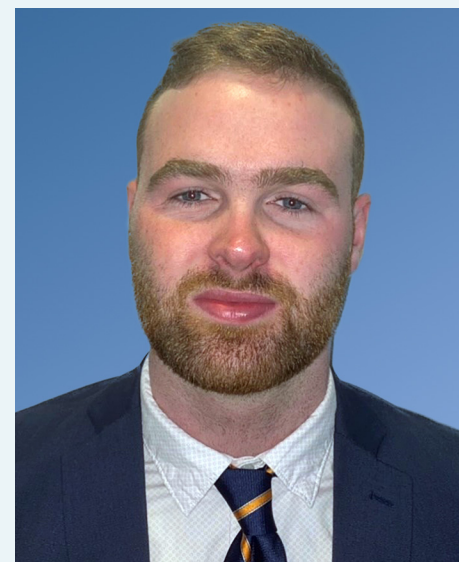
**MEGAN McINERNEY**

My name is Megan McInerney, and I am in my senior year in the Old Dominion University Strome College of Business Finance. This past summer with Baltimore-Washington Financial Advisors has provided me a range of experiences in personal finance and wealth management, retirement planning, tax strategy, estate planning, mergers and acquisitions, and investment management. Most importantly, this internship has gifted me personal insight in how successful an efficient, organized, and effective team can be together. BWFA is a marvel as to the power of teamwork, and each member is expertly crafted toward their role. It was an honor to contribute to an organization where impossible goals can be met with precision, accuracy, and timeliness.



**JAKE CANFIELD**

My name is Jake Canfield, I'm 20 years old and a Sophomore at the University of Delaware. I live in Ellicott City, Maryland. This will be my second summer interning with BWFA. I entered college as a Marketing major, then after last summer, finance really grew on me so I added a Finance major as well. I really enjoy all sorts of sports, working out, going to the beach, and hanging out with my friends. This summer I hope to expand my knowledge in finance along with business in general. I'm really looking forward to working with the other interns and BWFA's staff.



**SAM HANLEY**

My name is Sam Hanley and I am a double major in Economics and Business Administration at Hartwick College in Oneonta, New York. I am also a member of the Hartwick College varsity basketball team. I grew up in Cranston, Rhode Island and attended Cranston High School East. While at BWFA, I have gained valuable insight and exposure to the financial services industry. I am extremely grateful for having had this opportunity.



**ZAMAN NASEER**

My name is Zaman Naseer and I am a second-year Master of Finance student at the University of Maryland. My interests consist of equity research and the pharmaceutical industry, but am always ready to try out new opportunities! I enjoy spending time with friends, meeting new people, and spending hours cooking myself a nice meal.



**MAX PFLUGRAD**

My name is Max Pflugrad and I'm currently a senior at Towson University. I'm on track to graduate in December of 2021 with a degree in Finance. Upon graduation, I plan to pursue a career in financial advising. When I'm not in school, I enjoy fishing and playing golf. This summer at BWFA I learned valuable skills that will be able to help me in my future career, including improving my ability to work with a team to complete collaborative work.

One of the interns' largest projects this summer was the content development and website design of BWFA's latest service, **Financial Planning for Executives**.

Learn more about **FINANCIAL PLANNING FOR EXECUTIVES** at [BWFA.com/executive-financial-planning](https://www.bwfa.com/executive-financial-planning)  
Learn more about the BWFA INSTITUTE & INTERNSHIP program at [BWFA.com/bwfa-institute-internship](https://www.bwfa.com/bwfa-institute-internship)