

# President's Address



## OUR SUMMER INTERNS

### ROBERT G. CARPENTER

President & CEO  
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At BWFA, we are committed to education in finance and supporting students to explore career opportunities in our industry.

The goal of our summer intern program is to provide the students with mentorship and guidance as well as meaningful work experience that offers a glimpse into the everyday operations of a financial services company. We work hard to design a meaningful program for our interns to hone their skills, learn about various aspects of our business, and set them up for future success.

Over the past few months, our interns worked on a variety of projects that supported the financial planning, tax, and investment management teams, such as market research, portfolio development, content creation and design of BWFA's **College Planning** web page. They also wrote a white paper addressing the history of insider trading that explores solutions to the financial conflicts of interest that exist within Congress.

Our interns also had the opportunity to participate in client meetings and work closely with our client service team by assisting with day-to-day activities. They interacted with many of our clients by taking your calls, answering your questions, and greeting you as you visited the office.

**Thank you to Jason, Isaiah, Kelsey, Nile & Sehar for spending your summer with us and sharing your many talents!** We hope you gained valuable experience, learned about the financial services industry, and enjoyed the time you spent at BWFA. We wish you every success as you return to school!

Sincerely,

*Robert Carpenter*

President & CEO



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INSTITUTE



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## BWFA INSTITUTE – CLASS OF 2023



**JASON KOVAL**



My name is Jason Koval. I am a rising senior at Loyola University Maryland in Baltimore, MD. I am currently studying Finance and Marketing at The Sellinger School of Business. In my free time, I enjoy playing table tennis, working out, reading books, and photography. My experience at BWFA has allowed me to observe and partake in the financial planning process. I have learned the importance of being client-centric and developing a holistic financial plan which allows clients to see a true picture of their financial life moving forward. This internship was great for my personal development and has helped me refine my true goals and preferences within my career. This is all thanks to the wonderful people who I get mentorship from every day, who are aligned with being the best version of themselves.



**ISAIAH TERRY**



My name is Isaiah Terry. I am a senior at Towson University, studying business administration. I was raised in Columbia, Maryland and graduated from Hammond High School. I enjoy basketball and spending quality time with friends and family. This summer at BWFA, I learned about financial planning and customer interactions. It's been a valuable experience learning from finance professionals and applying my studies in a real-world setting. The BWFA team has been amazing and provided me with practical insights for my future. I'm very grateful for this opportunity to grow.



**KELSEY WINTERS**



My name is Kelsey Winters, a rising graduate student at Christopher Newport University. I recently completed my undergraduate degree in Business Marketing with a minor in Leadership Studies and will begin my graduate studies this fall, earning a Master of Financial Analysis. I am a captain of the women's lacrosse team and enjoy competing at the highest DIII level. I am very involved in the 4H community and enjoy mentoring young children and promoting agriculture. I also love working out and spending time with family and friends at the beach. I am very thankful to have had the opportunity to intern with BWFA this summer. Being a part of such an inclusive and encouraging work environment allowed me to learn an immense amount about the financial advising industry. Having the chance to build a portfolio, observe client meetings, and work together on a compelling white paper, enhanced my interests in joining this career field.



**NILE WORTHAM**



My name is Nile Wortham and I am a Junior at the University of Maryland, College Park, studying Finance. At school, I am the Head of Events for the Collegiate Financial Management Association. I also work as a Teaching Assistant, helping my peers learn corporate finance. Beyond academics, I love cooking, playing guitar, and skateboarding around campus. Spending this past summer as an intern at BWFA has been a very informative and engaging experience for me. I was able to work closely with the client service and investment management teams to help clients meet their financial goals. I am very grateful to have had the opportunity to work with such talented and friendly staff. The skills I have learned in interacting with clients and assisting my colleagues will be invaluable for me going into my final year of college.



**SEHAR ZAHEER**



Hi my name is Sehar Zaheer. I graduated with a Bachelors in Economics from the University of Maryland, College Park in 2023. Additionally, I am currently earning my Master's in Management at Georgetown University, McDonogh School of Business. In my spare time, I like playing soccer and watching Netflix! While interning at BWFA, I was able to get valuable experience learning about the day to day practices of a wealth management firm. An activity I really enjoyed was putting together an investment portfolio. The interns and I were able to research different holdings and put a final portfolio together which ended up being a success! I was also able to immerse myself into a close knit culture at BWFA. The interns vs. staff baking competition was a fun way to get involved with the staff. Overall, it was a great experience!

Over the summer, the interns worked on various projects, including the content creation and design of BWFA's College Planning web page, and the production of a white paper titled, "Equity & Integrity: Addressing Congressional Trading."

Checkout the web page at [BWFA.com/services/college-planning](https://www.bwfa.com/services/college-planning)

Read the whitepaper at [BWFA.com/bwfa-institute-internship](https://www.bwfa.com/bwfa-institute-internship)