

“Newly-minted” CFPs[®] who attended Bill Raddatz’s classes have this to say...

- **Antoinette (JO) Seymour, CFP[®]**, of Morgan Stanley in Canton, Ohio states, “Many of the review course providers are claiming to have the highest of success rates for passing the CFP exam. I can tell you from personal experience with other providers that by far [Bill’s] course provided the edge to me (and to those that referred me to him) to successfully pass the exam. My only regret is that I wish I would not have fallen into the big-business course providers and had gone to [Bill] sooner to experience the compassion [Bill] has for getting students through this extremely difficult task. Many thanks!”
- **Nanette Saunders, CFP[®]**, First Vice President of UBS Financial in Boca Raton, FL says of Bill, “There is no way I could have passed if I hadn’t taken your Live Review course. You have a special talent because this was a great deal of very difficult information that you had to communicate to us in a very short period of time. My peers and I agree that you have a very deep knowledge of each subject and you kept us entertained with your humor!! Each section of the course flowed smoothly and in an order that allowed us to understand and retain the most information possible! You were an incredible instructor.”
- **Edwin Quinones, CFP[®]** of AXA Advisors in San Juan, Puerto Rico says of Bill’s Live Review, “I passed! Definitely the Tampa review was fundamental. I would recommend it to anyone that intends to pass the first time. I took the exam with someone that thought he did not need the review. Needless to say, my friend is going back in November. This time around he is going to your review.”
- **Armando Espinoza, CFP[®]**, Vice President of Merrill Lynch in Indianapolis, IN says this about Bill, “I felt that you highlighted and focused on the right areas. I answered the test questions very comfortably because the topics had been covered in enough detail to get through the test.”
- **William LaRosa, CFP[®]** of Merrill Lynch in Bloomfield Hills, MI said Bill’s “individual classes were phenomenal! They were very well structured. He taught us what we needed to know on each topic, in a very condensed period of time. The tests at the end of each chapter were great because they forced me to take very good notes and pay close attention in order to get a satisfying grade. I’m extremely happy that I passed and I truly appreciated Bill’s tutelage. I would be more than happy to share my experiences with my manager and co-workers here in Bloomfield Hills.”
- **Shelly Ferrone, CFP[®], MBA**, Assistant VP of a national financial services firm in Orlando, FL exclaimed, “I PASSED! The [CFP Board] exam was, by far, the hardest thing I’ve ever done - my MBA and the Series 7 together were not as difficult. So, you performed the almost impossible - a 60 year old with no confidence passed, because of your guidance. It was ONLY because of you that I am a CFP[®] certificant.”
- **David Spence, CFP[®]**, Vice President of Merrill Lynch in Farmington Hills, MI shares, “Thank you very much for your guidance through one of the most difficult exams of my life. I would highly recommend your course for anyone who is considering obtaining their CFP[®] designation. It unfortunately took me three times to finally pass the exam, but you continued to work with me and give me the positive guidance I needed to not give up and pass the exam. Definitely the most rewarding and challenging experience of my professional career and I thank you again for giving me the tools required to pass this exam and get those letters behind my name.

And this from a financial planning veteran of 35 years:

- **Ray Ferrara, CFP[®]**, President and CEO of ProVise Management Group, LLC in Clearwater, FL says of Bill, “I have met a lot of people who profess to have the abilities Bill so easily and eloquently displays...he consistently displayed an ability to explain complicated subjects in an easily understood manner.”