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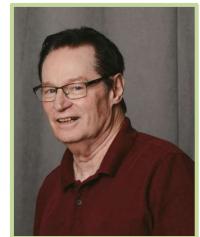
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Richard Baker Attends National Educational Conference for Financial Advisors

Local Financial Advisor Richard Baker Attends Commonwealth Financial Network's Annual Conference

Agawam, MA (November 27, 2018)—Richard Baker, President of Income *Works*, LLC. in Agawam, MA, recently attended a national educational conference for independent financial advisors. Hosted by Commonwealth Financial Network®, the nation's largest privately held Registered Investment Advisor—independent broker/dealer, the event drew nearly 2,000 affiliated advisors, staff, guests, and sponsors from across the nation. Participants gathered in Austin, Texas, November 7–10, 2018, where they connected and collaborated with peers, colleagues, and industry partners to strengthen their leadership skills and enhance the high-end service that they provide to clients.



With the theme "Elevate: Inspire | Aspire | Motivate," the conference encouraged attendees to elevate themselves in every facet of their personal and professional lives—from their relationships, to their personal brand, to their client service.

Members of Commonwealth's leadership team addressed attendees, with Wayne Bloom, CEO, speaking on the industry's trend toward fee-only business, Commonwealth's RIA Services arm, and the firm's ongoing commitment to support advisors however they choose to do business. Trap Kloman, managing principal, CFO, highlighted Commonwealth's ability to balance the pace of growth with the firm's value-add of service. Kloman, who will assume the role of president and COO at year-end, encouraged advisors to take advantage of the firm's scale to support their businesses. Founder and Chairman Joe Deitch, whose book, *Elevate: An Essential Guide to Life*, inspired the theme of the conference, spoke on making choices. Deitch reminded attendees that "every decision we make establishes intent," and "we need to work on ourselves first" before we choose which goals to pursue.

In subsequent general sessions, Darren Tedesco, managing principal, innovation and strategy, presented a next-gen technology update, stressing the importance of a unified interface and cutting-edge aggregation tools, and Brad McMillan, managing principal, chief investment officer, provided perspective on the markets and economy.

Prominent keynote speakers offered topical remarks tailored specifically to the advisor audience. George W. Bush, 43rd president of the United States, joined John Rooney, managing principal, San Diego, for a candid conversation on democracy that reinforced themes of respect and helping those in need. Mick Ebeling, founder and CEO of Not Impossible, a multiple award-winning social

innovation lab and production company, manipulates technology for the sake of humanity and uses storytelling as a way to scale. Ebeling stressed that "doing good is good business" and asked attendees to consider how they can transition the impossible to the possible. Ebeling, whose mantra is "commit, then figure it out," has established an impactful team with members who think big and continually challenge themselves. "The grit is what's important," he told the audience.

"To elevate in this ever-changing world means to keep stepping on the next rung of the infinite ladder of learning, not just for the knowledge itself, but to apply it in practice" Baker commented.

Baker attended a wide array of educational sessions, panel discussions, and networking events on topics ranging from information security, Commonwealth's CRM and technology tools, and socially responsible investing, to recruiting next-gen talent, optimizing scale, and branding.

About Richard Baker

Income Works, LLC. has been providing individuals and organizations with financial guidance since 2004. Located at 67 Hunt Street, Suite 115. Agawam, MA 01001, the firm prides itself on crafting unique strategies for each client. For more information, please visit www.incomeworksllc.com.

Securities and advisory services offered through Commonwealth Financial Network®, Member FINRA/SIPC, a Registered Investment Adviser.

About Commonwealth Financial Network

Founded in 1979, Commonwealth Financial Network, member FINRA/SIPC, is the nation's largest privately held Registered Investment Adviser—independent broker/dealer, with headquarters in Waltham, Massachusetts, and San Diego, California. J.D. Power ranks Commonwealth "Highest in Independent Advisor Satisfaction Among Financial Investment Firms, Five Times in a Row." The firm supports approximately 1,800 independent financial advisors nationwide. For more information, please visit www.commonwealth.com.

Commonwealth received the highest score in the independent advisor segment of the J.D. Power 2010, 2012, 2013, 2014, and 2018 Financial Advisor Satisfaction Studies of customers' satisfaction among financial advisors. Visit jdpower.com/awards.

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