

## Biography

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# Bradford T. Rutan, CFA

Managing Director, Investment Product Specialist



Bradford T. Rutan, CFA, is an investment product specialist and managing director leading the retail fixed income product effort on a global basis at MFS Investment Management<sup>®</sup> (MFS<sup>®</sup>). He works closely with the portfolio management teams and is responsible for communicating investment philosophy, process and the positioning of MFS fixed income investment strategies, as well as communicating investment perspective to financial advisors, institutional clients and MFS' sales force and relationship managers.

Brad joined MFS in 2006. He previously served as a senior investment product analyst and as an investment product specialist covering growth equities, before assuming his current duties in 2018. He began his career in the financial services industry in 2004 at Putnam Investments.

Brad earned a bachelor's degree from the University of Virginia. He holds the Chartered Financial Analyst (CFA) designation from the CFA Institute and is a member of the Boston Security Analysts Society. He also holds Series 6, 7 and 63 licenses from the Financial Industry Regulatory Authority (FINRA).



**Mark Brownstein**  
**Director of Medicare**  
**Emerald Medicare**



Mark Brownstein is the Director of Medicare for Emerald Medicare. As a “trusted” advisor for baby boomers for decades, Mark specializes in Medicare protection. He is an independent and dedicated provider of comprehensive, competitive Medicare solutions. Mark has extensive experience working with individuals, CPA and tax professionals and Financial Planners to implement Medicare solutions to meet clients’ changing needs.

He has received industry recognition as a highly energetic leader who is both committed to the highest fiduciary standards and to service quality. Mark has provided Medicare solutions for over 500 clients and conducted educational workshops for over 2,000 clients, advisors and CPA's.

He provides solutions in NY, NJ, CT, and FL. Mark is also a CSA (Certified Senior Advisor). As an elder advocate, he helps improve many facets of senior's and their adult children's lives and deliver practical strategies and solutions to help them better deal with the eldercare challenges.

Mark Brownstein, CSA®  
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