

Joseph M. Lynch, CRPC®

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PROFESSIONAL SUMMARY

Retirement and financial wellness professional with 16+ years of one-on-one guidance and group education for plan participants, advisors, and clients. Served as point of contact for 401(k) and 403(b) plans at Empower, Waddell & Reed, and Security Benefit; led workshops and webinars; and was responsible for ~\$50M in annual new assets at Empower. Currently completing CFP® coursework at Bryant University. Volunteer financial literacy instructor for at-risk youth.

LICENSES & CREDENTIALS

CRPC® · Series 65 (passed May 2026) · Series 6 & 63 · RPF I & II · CFP® coursework (Bryant University) · Series 7 (previously held; retake in progress)

EXPERIENCE

Ameriprise Financial · Oahu, HI

Jun 2026 – Aug 2026

Senior Executive, Operations & Relationship Management

- Built the business development pipeline and client-engagement framework for a growing advisory practice.
- Prepared planning analysis, portfolio reviews, and meeting materials using MoneyGuidePro, eMoney, Pershing, and Salesforce.
- Began developing a client workshop series on retirement income and financial wellness.

Security Benefit · Topeka, KS

Mar 2023 – Jun 2026

Account / Advisor Representative III

- Primary on the trading line as one of two Series 6/63 licensed associates; supported the advisor new-business line.
- Led webinars and educated participants on plan options: in-service distributions, loans, and separation-from-service distributions.
- Updated internal guidelines and workflows; trained and mentored new associates.

Career break

2021 – 2023

- Primary caregiver for my children after my Waddell & Reed role was eliminated; actively managed my own investment portfolio.

Waddell & Reed (acquired by LPL Financial) · Overland Park, KS

Jul 2020 – May 2021

Advisor / Agent Sales Support Specialist, Institutional

- Primary point of contact for several 401(k) and 403(b) plans, including 3(21) and 3(38) fiduciary platforms.
- Led retirement plan RFPs from proposal through implementation with executives, HR, and frontline employees.
- Educated and enrolled participants, guided rollover decisions, and supported vendor-to-vendor plan conversions.

Empower Retirement · Overland Park, KS

May 2016 – Nov 2019

Retirement Consultant → Senior Retirement Consultant

- One-on-one retirement and financial wellness consultations: readiness, rollovers, allocation, and income planning.
- Led group workshops on retirement planning, investing, and plan features; point of contact for designated employer plans.
- Responsible for ~\$50M in new assets each year, and met it.

Security Benefit · Topeka, KS

Jan 2012 – Apr 2016

Sales Consultant II (Internal Wholesaler), Pacific Northwest

- Point of contact for 500+ advisors in a strong NEA territory; spoke directly with NEA members and executives.
- Added 150 producing advisors, about 47% growth.
- Led workshops and seminars for advisors and their clients; helped lead a Salesforce upgrade and advisor portal improvements.

Security Benefit · Topeka, KS

Sep 2007 – Jan 2012

Account Client Representative II → Team Lead

- Retirement plan services for 401(k), 403(b), 457, and annuity platforms; earned RPF I & II.
- Requested and responded to plan RFPs, including 3(21) and 3(38) platforms, using Fi360 and Morningstar.
- Unofficially supported the 401(k) wholesaler, earned Series 63, and helped grow the territory 35–45%.

EDUCATION**Bryant University** — CFP® certification coursework (in progress)**Washburn University** — B.A., Corporate Communication, emphasis in Educational Communication**Universidad de Cantabria**, Santander, Spain — International Study Program**COMMUNITY**

Volunteer financial literacy instructor for at-risk youth (jails, juvenile homes, orphanages, high schools) ·

Mentor to early-career financial professionals · Building a game-based financial education site for middle and high school students