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FINANCIAL GROUP

FINANCIAL PLANNING & INVESTMENTS



Barbara Shapiro specializes in facilitating fair and equitable divorces that result in new financial beginnings.

As one of the first Certified Divorce Financial Analysts™ in Massachusetts, Shapiro has been assisting clients with financial planning before, during and after divorce since 1998. The HMS Financial vice president is also a Certified Financial Planner®, regional director of the Institute for Divorce Financial Analysts and a Registered Investment Advisor with the Commonwealth of Massachusetts.

Shapiro's advanced degrees include a Master of science in finance from Suffolk University, a Master of education in counseling from Boston University and a Master of education in moderate special needs from Northeastern University. She is a graduate of the Securities Industry Association Institute at the Wharton School of Business at the University of Pennsylvania. She has served as a national board member of the Securities Industry Foundation for Economic Education and is a past Treasurer of the Massachusetts Council of Economic Education.

Just some of Shapiro's favorite topics to discuss include:

- The potential tax implications that can result from decisions made during the divorce process;
- How to ensure your child's college education is financially equitable for both parties;
- The empowerment that comes with understanding your finances and taking control of your future;
- Five conversations to have about money before the word "divorce" erupts from your lips;
- How to prepare your children for their own financial futures.

HMS Financial Group was founded in 1988 and provides full-service financial planning and a wide variety of investment vehicles, insurance (including long-term care), retirement, educational programs and divorce financial analysis. HMS's mission is to serve its clients with both the highest ethical values and cutting-edge financial savvy.

For clients who are facing divorce, HMS specializes in comprehensive financial planning that assists people transitioning from marriage to independence. The peace of mind and confidence clients attain are derived from the Circle of Support, which allows financial planners to work with the client and, if necessary, an attorney and therapist, to obtain his or her goals.

HMS Financial Group was named one of "The Most Dependable™ Wealth Managers of Boston" in the July 2007 issue of *Boston* magazine. The company was also featured in "Divorce: Safeguard Your Assets" in the September 2007 issue of *Worth* magazine.

For more information, visit www.bshapiro-cdfa.com.