

January 22, 2019

Re: CalCPA 2019 Women to Watch Letter of Recommendation: Kelly Woo, CFP®

To Whom it May Concern:

In my career of more than 20 years, I have only met a small handful of people that stand out as true leaders, not only in business, but in life as well. Kelly Woo is without a doubt one of those rare, special people.

As a leader in the financial services industry, Kelly provides regular education and thought leadership in the areas of advanced tax saving strategies for business owners and retirement planning. In addition to education on specific topics and tactics, she consistently emphasizes the importance of a holistic investment approach balancing risk, reward and the proper expectations appropriate for each individual or business she works with. Kelly has added to my own personal knowledge in several areas related to qualified pension plans. She touts true diversification through the use of alternative investments as complimentary asset classes to more traditional vehicles, recognizing that no one tool should be overused.

I first met Kelly through her involvement with the National Association of Insurance and Financial Advisors (NAIFA). As Principal and Co-Founder of Profectus Financial and Profectus Wealth Management Company, she frequently provides education and mentorship to financial professionals, business owners and individuals through webinars, articles, newsletters, seminars and other speaking engagements, including television and radio appearances. She has also delivered presentations to multiple CalCPA chapters in the past year.

Beyond all of that, you will not find a warmer human being than Kelly. I have personally seen her clients interact with her and it was obvious that they cherish her. They clearly value the contributions she has made to their lives and the lives of their loved ones and employees. I think the purity of her intention to help others puts people at ease, as they can tell at an instinctual level that she wants the best for her clients, colleagues and the community as a whole. I do not know what the future holds for Kelly and those she will have a lasting positive impact on, but in an industry where the word *guarantee* must be used most judiciously, I would flat out guarantee that the future is that much brighter for all because Kelly Woo will help make it that way.

Kelly Woo is most certainly deserving of the 2019 Women to Watch Award.

Regards,



Brian J. Clark, CRPC®  
Director of Business Development