

Commonwealth's Advanced Planning Consultants

The Advanced Planning team is our go-to resource for wealth management and financial planning expertise that address your complex financial situations. Team members can research technical issues and coordinate the expertise of other Commonwealth specialists to help us provide you with nuanced customized solutions, from risk management and investment taxation to charitable giving, estate planning, executive benefits, concentrated stock, and more. Additional information about the team is provided below.



Justin Duft, JD, CFP®, CLU®, ChFC®, MSFS® Vice President, Advanced Planning

Justin joined Commonwealth in June 2007. As vice president of Advanced Planning, he is responsible for the strategic direction of the department, as well as providing a resource for advisors on issues involving trust, estate, tax, charitable, social security, business, insurance, and education planning.

Justin has a JD from New England Law Boston with a focus on estate, trust, and tax law; an MS in financial services from The American College of Financial Services; and a BS in business administration from Northeastern University. He holds Massachusetts life, accident, and health insurance licenses; the CERTIFIED FINANCIAL PLANNER™ professional certification; the Chartered Life Underwriter® (CLU®), Chartered Financial Consultant® (ChFC®) designations, and a Master of Science in Financial Services (MSFS); and his FINRA Series 6, 7, 24, and 63 securities registrations. Before joining Commonwealth, Justin worked for Renaissance Insurance Group as a marketing representative and held positions with John Hancock and Ernst & Young.



Steven Grogan, CFP®

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Heather Zack, JD, LLM, MSFP, CAP®
Manager, Advanced Planning

Heather joined Commonwealth in June 2011. In her role as the manager of Advanced Planning, she leads a team of consultants dedicated to supporting advisors on issues involving estate, charitable, tax, social security, and education planning.

Heather earned an MS in financial planning from Bentley University; an LLM in taxation from Boston University, with a concentration in estate planning; a JD from the University of San Diego, with a concentration in corporate and securities law; and a BS in business administration from Endicott College. Before joining Commonwealth, she held positions at Bank of America Investment Services/Merrill Lynch and Investors Capital. Heather holds FINRA Series 7, 9, 10, and 63 securities registrations as well as the Chartered Advisor in Philanthropy® (CAP®) certification.



David Haughton, JD
Team Lead, Advanced Planning

David joined Commonwealth in March 2018 as an advanced planning consultant. In his role as team lead, he provides financial planning support for advisors, including estate, trust, charitable, education, business, and social security planning strategies; he also is responsible for training new team members, project work and handling escalated issues.

Before joining Commonwealth, David was in private practice for eight years in Massachusetts and Southern New Hampshire. He has experience representing individuals and companies in bankruptcy, as well as engaging with many other general practice areas. Over the past few years, he has exclusively practiced in the areas of elder law and estate planning and administration. David graduated with a BA from the University of Massachusetts Amherst and earned his JD at the Massachusetts School of Law. He is admitted to the Massachusetts and New Hampshire bar, as well as the U.S District Court, District of Massachusetts, and the District of New Hampshire.



Martin Baker, CFP®
Supervisor, Paraplanning & Advanced Planning Consultant

Martin joined Commonwealth in January 2019 as an advanced planning consultant. In this role, he provides financial planning support for advisors, including estate, trust, charitable, education, business, and social security planning strategies. In 2022, Martin took on the additional role of supervisor to the paraplanning team, where he oversees a team providing financial planning support through assisting with plan creation, analysis, and recommendations for advisors' clients.

Prior to joining Commonwealth, Martin was a private wealth relationship manager at Fidelity. Before that, he was a wealth strategist with UBS. He earned a bachelor's degree in finance from Bentley University and holds the CERTIFIED FINANCIAL PLANNER™ professional certification and FINRA Series 7 and 66 securities registrations.



Krista Teegarden, CLU®, ChFC®, CPWA®, CSLP®, NSSA®
Senior Advanced Planning Consultant

Krista joined Commonwealth in September 2018 as an advanced planning consultant and was made a senior consultant in 2022. In this role, she provides financial planning support for advisors, including estate, trust, charitable, education, business, and social security planning strategies.

Before joining Commonwealth, Krista worked with independent advisors conducting research and analysis and implementing advanced estate and business strategies. She also worked closely with attorneys to design and implement nonqualified plans and executive benefits. Krista earned her bachelor's degree in business administration with an emphasis in finance at Biola University. She holds CA life, accident, and health insurance licenses; is a National Social Security Advisor Certificate Holder (NSSA®); the Chartered Financial Consultant® (ChFC®), Chartered Life Underwriter® (CLU®), Certified Private Wealth Advisor (CPWA®), and Certified Student Loan Professional (CSLP®) designations, as well as her FINRA Series 7 and 24 securities registrations.



Maureen Baxter, CLU®, ChFC®
Advanced Planning Consultant

Maureen joined Commonwealth in December 2013 as an advanced planning consultant. In this role, she serves as a resource for advisors in all areas of financial planning, including executive benefits, as well as high-level insurance planning, social security, estate, and business planning.

Maureen earned her MBA from Plymouth State University and her Chartered Life Underwriter® (CLU®) and Chartered Financial Consultant® (ChFC®) designations from The American College. She also holds the FINRA Series 7 securities registration. Before joining Commonwealth, she was an assistant vice president of advanced sales and sales development at Lincoln Financial Group. She also held positions at Western and Southern Financial Group, and Jefferson Pilot Insurance Company.



Aric Jacobson, JD, LLM, CFP®, CEP
Advanced Planning Consultant

Aric joined Commonwealth in August 2020 as an advanced planning consultant. In this role, he provides financial planning support for advisors, including estate, trust, charitable, education, business, and social security planning strategies.

Before joining Commonwealth, Aric worked for several financial service firms including Edelman Financial Engines, Financial Knowledge, Pension Specialists Inc., Optionwealth, and Ernst & Young. Aric graduated with a BS in biology from Tulane University, earned his JD from Tulane School of Law, and an LLM in taxation from New York University School of Law. He is a member of the New York State Bar (retired) and the American Bar Association, a CERTIFIED FINANCIAL PLANNER™ practitioner, has the Certified Equity Professional certification (CEP), and holds FINRA Series 6, 63, and 65 securities registrations.



Elizabeth Meyer, JD
Advanced Planning Consultant

Elizabeth joined Commonwealth in January 2022 as an advanced planning consultant. She acts as a resource for our advisors on issues involving elder care planning, estate planning, charitable, education, and social security planning.

Before joining Commonwealth, Elizabeth worked as an estate and elder law attorney for Clougherty & Associates and Falco & Associates. She is a graduate of Merrimack College and Suffolk Law School.



Rafael Bernard, CFP®, MSFP®
Advanced Planning Consultant

Rafael joined Commonwealth in May 2022 as an advanced planning consultant. In this role, he provides financial planning support for our advisors, including estate, trust, charitable, education, business, and social security planning strategies.

Before joining Commonwealth, Rafael worked as a subject matter expert for a MassMutual learning initiative and as a financial advisor at Lincoln Investment. He earned a bachelor's degree in visual media from Emerson College, a master's degree in financial planning from the McCallum Graduate School of Business at Bentley University, and a financial therapy certificate from Kansas State University. He is also a CERTIFIED FINANCIAL PLANNER™ practitioner.



Anne Fontanet, BCL, LLM
Advanced Planning Consultant

Anne joined Commonwealth in July 2022 as an advanced planning consultant. In this role, her responsibilities include reviewing and summarizing plan and legal documents, identifying potential issues on a variety of wealth management projects, and reviewing clients' planning objectives to help identify opportunities to meet their needs.

Before joining Commonwealth, Anne was an associate attorney at Gosselin & Kyriakidis and a law clerk for a criminal defense attorney at the James J. Coviello Law Office. She spent two years at the University College Dublin in Ireland and the Université Paris Panthéon-Assas in France pursuing a double degree in comparative law and international law, earning the French and Irish equivalent of an American JD. She then earned an LLM in U.S. and international law from the Chicago-Kent College of Law. She is also a licensed attorney in the state of New York and an enrolled agent (EA) with the IRS.



Mike Simolo, JD
Advanced Planning Consultant

Mike started working with Commonwealth in October 2022 as an advanced planning consultant. In this role, he reviews and summarizes plan and legal documents and identifies potential issues on wealth management projects.

Before joining Commonwealth, Mike worked as a partner at both Robinson Donovan and Fierst Bloomberg Ohm. He earned a bachelor's degree in philosophy from Hobart College and a juris doctorate from Cornell Law School, and he is admitted to practice law in both Massachusetts and New York.

Commonwealth Financial Network® does not provide legal or tax advice. You should consult with your legal or tax professional regarding your individual situation.