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Contact: Amy Oliver
amy@chepenikfinancial.com
407-660-1010

Chepenik Financial Expands Its Health and Welfare Team

August 28, 2008 – Chepenik Financial, One of the top financial services and corporate benefits firms in Orlando, Florida, according to the *Orlando Business Journal*, recently enhanced its services with the addition of two professionals who specialize in health and welfare planning.

Russell Rizor, CLU, ChFC, MBA, MHA, will serve as Chepenik Financial's national director of health and welfare, providing strategic benefits planning and consulting services to client organizations. A pioneer in healthcare management and managed care, Russell has more than thirty years of experience in business management, strategic planning, retirement consulting and health and welfare planning. Prior to joining Chepenik Financial, Russell served as president and CEO of an Atlanta-based medical management company that handled one of the largest interventional pain practices in the country. He then served as vice president and senior consultant for one of the country's largest national benefits consulting firms.

"Russell brings specialized knowledge and has developed a unique skill set developed over the course of three decades," said Jason Chepenik, managing partner. "That level of expertise is invaluable to clients with complex benefit planning needs."

Also joining the team is Heather Nolan, who now serves as the 35-year old firm's health and welfare account manager. Heather, who will lead the development of health care and benefits strategy, previously worked with local independent insurance agencies as well as national providers of professional support services. According to Chepenik, her expertise in plan design "enables her to analyze even the most complex situations and find effective ways to manage costs. Her meticulous approach leads to competitive programs that meet the ever-changing needs of our clients and their employees."

Heather is currently pursuing the Chartered Employee Benefits Specialist (CEBS) designation with the International Foundation of Employee Benefit Plans and the Wharton Business School.

Chepenik Financial opened in 1973 and offers employee benefit consulting, corporate retirement planning and wealth management services to corporate and individual clients across a range of industries. They currently serve 30,000 employees with corporate retirement packages and health insurance services, and oversee almost \$1 billion in assets. Chepenik Financial is a member firm of National Retirement Partners, a nationwide broker/dealer and the largest organization in the retirement industry. Chepenik Financial can be found on the web at www.chepenikfinancial.com.