

## MARY K. TOTH, CFP®

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Financial Planning Coordinator  
Spencer Financial, LLC

INSURANCE | INVESTMENTS | RETIREMENT SOLUTIONS

### DESIGNATIONS AND EXPERIENCE

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*Designations* CFP®: CERTIFIED FINANCIAL PLANNER™ professional

*Experience* Over 27 years in the Financial Services Industry  
Financial and Retirement Planning Coordinator  
Financial modeling; Comprehensive Research and Analysis

### MEMBERSHIPS AND INVOLVEMENT

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*Charitable* HOPE Sudbury Annual Telethon  
Art BeCAUSE, Annual Golf Tournament

*Volunteer* Middlesex School Parents Association

*Member/Interests* Competitive tennis player, DBHITL, USTA, CMITA  
Greater Boston Women's Paddle Tennis, APTA

### EDUCATION

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Brown University, B.A.  
Northeastern University, M.B.A.  
College for Financial Planning [CFP®]

#### SPENCER FINANCIAL, LLC

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