Embracing Family. SPC Empowering Community.

ST. PAUL
FINANCIAL EMPOWERMENT MINISTRY

ST. PAUL FINANCIAL EMPOWERMENT MINISTRY

PRESENTS

WEALTH & LEGACY

PROTECTING WHAT YOU BUILD, PREPARING WHAT YOU LEAVE.

Empowering Individuals.
Strengthening Families.
Building Generational Wealth.





PROTECT YOUR TODAY

EMPOWER YOUR FAMILY

BUILD YOUR FUTURE

LEAVE A LEGACY

WEALTH & LEGACY CONFERENCE

SATURDAY
SEPTEMBER 19, 2026

9:00 AM – 2:00 PM
Registration & continental breakfast begin at 9:00 AM.
Program begins promptly at 9:30 AM.

ST. PAUL CHURCH
6412 Marlboro Pike
District Heights, MD 20747

"A good man leaveth an inheritance to his children's children..."
PROVERBS 13:22

EXPERT PANELISTS

INTERACTIVE DISCUSSION & Q&A

RESOURCES & NETWORKING OPPORTUNITIES

This event is for individuals, families, professionals, retirees, and business owners. All are welcome!

Invest in Impact.
Support. Empower. Leave a Legacy.

OFFICIAL PROGRAM

WEALTH & LEGACY
CONFERENCE
PLAN TODAY. IMPACT TOMORROW.

EDUCATE
EMPOWER
EQUIP
IMPACT

Together
WE BUILD STRONGER COMMUNITIES.

Embracing Family. SPC Empowering Community.

Welcome

FROM ST. PAUL CHURCH
AND THE FINANCIAL EMPOWERMENT MINISTRY

SEPTEMBER 19, 2026

Dear Friends,

On behalf of St. Paul Church and the Financial Empowerment Ministry, we warmly welcome you to the Wealth & Legacy Conference. We are so glad you are here!

This event is part of our continued commitment to embrace family, empower our community, and equip individuals with the knowledge and resources needed to build stronger financial futures. We believe that financial stewardship is a vital part of living out our faith, strengthening our families, and creating a lasting legacy for generations to come.

Today, you will hear from experienced professionals, gain valuable insights, and connect with resources that can help you plan, protect, and grow what God has entrusted to you. Our prayer is that this conference will inspire, inform, and empower you to take meaningful steps toward your financial goals.

Thank you for being a part of this special day. Together, we can build stronger families and stronger communities.

With blessings,

Rev. Robert Williams, Jr.

REV. ROBERT WILLIAMS, JR., D. MIN.
Pastor
St. Paul Church

Financial Empowerment Ministry

The Financial Empowerment Ministry
St. Paul Church
District Heights, Maryland

"For I know the plans I have for you," declares the Lord, "plans to prosper you and not to harm you, plans to give you hope and a future."

JEREMIAH 29:11

Stronger Families. Brighter Tomorrows.

ST. PAUL FINANCIAL EMPOWERMENT MINISTRY

WEALTH & LEGACY

Protecting What You Build. Preparing What You Leave.

FAITH
FAMILY
FINANCIAL FREEDOM
BRIGHTER TOMORROWS

AGENDA & SCHEDULE

SATURDAY, SEPTEMBER 19, 2026 | ST. PAUL CHURCH

6412 Marlboro Pike, District Heights, MD 20747

TIME	ACTIVITY
9:00 AM-9:30 AM	Registration, Continental Breakfast & Networking
9:30 AM-9:40 AM	Welcome, Prayer & FEM Overview
9:45 AM-10:45 AM	**Four Expert Presentations (15 minutes each)** Estate Planning Insurance & Asset Protection Retirement & Wealth Preservation Business Succession & Legacy Planning
10:45 AM-11:00 AM	Break/Transition
11:00 AM-12:00 PM	Moderated Wealth & Legacy Fireside Conversation
12:00 PM-12:45 PM	Ask the Experts: Audience Q&A
12:45 PM-1:30 PM	Professional Resource Tables & Networking
1:30 PM-1:45 PM	Financial Empowerment Academy Preview/Call to Action
1:45 PM-2:00 PM	Closing Charge, Next Steps & Prayer/Benediction

PROTECT	PREPARE	EMPOWER	LEAVE
What You Build	For the Future	Your Family	A Legacy

"A good man leaveth an inheritance to his children's children..."

PROVERBS 13:22

Empowering Individuals. Strengthening Families. Building Generational Wealth.

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Meet Our SPEAKERS

EXPERT INSIGHTS. REAL IMPACT.



AIMEE GRIFFIN, ESQ.

PRINCIPAL ATTORNEY
LIFE & LEGACY COUNSELORS
OF THE GRIFFIN FIRM PLLC

ESTATE PLANNING

CREATE | PROTECT | TRANSFER

Attorney Aimee Griffin is the principal attorney of Life & Legacy Counselors of The Griffin Firm PLLC, an estate and business succession firm committed to the creation, protection and transfer of wealth serving District of Columbia, Maryland, Virginia, New Jersey, Pennsylvania, Massachusetts, and Florida.

Aimee is the Board President and Founder of the Association of Black Estate Planning Professionals, Inc., a collaborative economic empowerment organization with a mission to bridge the racial wealth gap. With a commitment to strategic community economic development for Black people, Aimee serves as Corporate Counsel for the US Black Chambers, National African American Insurance Association (NAAIA) and the BOW Collective.

Aimee is committed to supporting community growth through education and speaks regularly at national, regional, and local forums to educate other attorneys and the community. Aimee is an adjunct professor at the Western New England University, School of Law, and a monthly contributor to the Washington Informer newspaper. She strongly believes "when we know better, we can do better."

Aimee has been recognized and received awards by local and regional associations including the Small Business Administration as a Minority Business Champion. Aimee was just awarded the 2024 Women in Business Champion of the Year Award by the DC Chamber of Commerce.

Aimee steadfastly believes we are better together!



DR. RHONDA SCOTT

EDUCATOR | INSURANCE PROFESSIONAL
MILITARY VETERAN | COMMUNITY ADVOCATE

LIFE INSURANCE & ASSET PROTECTION

PROTECT TODAY | SECURE TOMORROW

Dr. Rhonda Scott is an accomplished educator, insurance professional, military veteran, wife, and mother of two adult children. With 16 years of experience in education, she has dedicated her career to empowering others through knowledge, service, and leadership. In 2024, Dr. Scott expanded her professional journey into the insurance industry, where she works as a broker helping individuals and families make informed decisions to protect their financial futures.

Beyond her professional work, Dr. Scott is passionate about environmental stewardship and creating a positive impact in her community. Her diverse experiences in education, military service, financial services, and family life reflect her commitment to serving others, building stronger communities, and helping people create a more secure and sustainable future.

TOGETHER,
We Build Stronger Communities.

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EXPERT INSIGHTS. REAL IMPACT.



ROLAND MUSE, JD, MBA

BUSINESS CONSULTANT
& TURNAROUND MANAGER
BLUE POND CONSULTING, INC.

BUSINESS SUCCESSION & LEGACY PLANNING

BUILD | TRANSITION | LEAVE A LEGACY

Mr. Roland Muse is a business consultant and turnaround manager at Blue Pond Consulting, Inc., a provider of business appraisal and value management solutions for mid-market businesses. Mr. Muse has attained the Certified Machinery and Equipment Analyst (CMEA), Certified Turnaround Analyst (CTA), International Business Advisor (IBA), Certified Exit Planning Advisor (CEPA), and Project management Professional (PMP) designations.

Prior to joining Blue Pond Consulting, Mr. Muse served as CEO of Opti-Fi Networks, LLC, a mass transit telecommunications company founded by Parsons Corporation and ARINC, Inc. Mr. Muse has also held numerous management positions with Parsons Corporation, Computer Associates, Sodexho Marriott, and Amazon Web Services. Mr. Muse began his professional career as a Communications Officer in the U.S. Marine Corp.

Mr. Muse holds a B.S. in Mathematics from the U.S. Naval Academy, an M.B.A. from George Washington University, and J.D. from the Georgetown University Law Center.



PAUL COLBERT, JR.

REGIONAL VICE-PRESIDENT
PRIMERICA

RETIREMENT PLANNING & WEALTH PRESERVATION

PLAN | GROW | SECURE | ENJOY

Paul Colbert, Jr. is a Regional Vice-President with Primerica, a financial services company committed to helping families save and invest for their futures since 1977. Through PFS Investments Inc., Primerica's broker-dealer, Paul and his team show people how they can achieve a better financial future by helping them learn our HOW MONEY WORKS™ concepts.

With approximately 2.5 million client accounts, Primerica offers the best solutions aimed to help families achieve their financial goals. With Primerica, no client is too big or too small.

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PARTICIPANT NOTES

Estate Planning

Key Takeaways | Questions | Action Steps



PARTICIPANT NOTES

Life Insurance & Asset Protection

Key Takeaways	Questions	Action Steps



PARTICIPANT NOTES

Retirement Planning & Wealth Preservation

Key Takeaways | Questions | Action Steps

PARTICIPANT NOTES

Business Succession & Legacy Planning

Key Takeaways	Questions	Action Steps

KEY TERMS & DEFINITIONS

1. ESTATE PLANNING

- **Will –** A legal document that specifies how your assets will be distributed after your death and can name a guardian for minor children.
- **Trust –** A legal arrangement in which a trustee holds and manages assets for beneficiaries, often used to avoid probate and provide more control over asset distribution.
- **Power of Attorney (Financial) –** A legal document that authorizes someone you trust to make financial and legal decisions on your behalf if you are unable to do so.
- **Advance Healthcare Directive –** A legal document that outlines your healthcare preferences and designates someone to make medical decisions for you if you cannot.
- **Beneficiary –** A person or entity designated to receive assets such as life insurance proceeds, retirement accounts, or other financial assets.
- **Probate –** The court-supervised process of validating a will and distributing assets. It can be time-consuming and costly.
- **Guardianship –** The legal process of appointing someone to care for minor children if the parents are unable to do so.
- **Joint Ownership –** When two or more people own property together. At death, the asset may pass to the surviving owner outside of probate.
- **Titling & Designations –** How assets are legally owned or designated (e.g., TOD, POD, or beneficiary designations) determines who receives them, sometimes outside of a will.
- **Estate Plan Review –** Regularly reviewing and updating your estate plan ensures it reflects your current wishes and life circumstances.

2. LIFE INSURANCE & ASSET PROTECTION

- **Life Insurance –** A contract with an insurance company that pays a benefit to your beneficiaries when you die, helping to replace income, pay debts, and cover final expenses.
- **Term Life Insurance –** Provides coverage for a specific period (e.g., 10, 20, or 30 years). It is typically more affordable and does not build cash value.
- **Whole Life Insurance –** Offers lifetime coverage and builds cash value over time, which can be borrowed against or used for other financial needs.
- **Key Person Insurance –** A type of life insurance that a business buys on an important owner or employee to protect the business from financial loss if that person dies.
- **Asset Protection –** Legal strategies used to help protect assets from creditors, lawsuits, and other potential risks.
- **Liability Insurance –** Insurance that helps protect you or your business if you are found legally responsible for injury, property damage, or other losses.
- **Risk Management –** Identifying potential risks and taking steps—such as insurance and legal structures—to reduce or manage their financial impact.
- **Coverage Review –** Regularly reviewing your insurance needs ensures your coverage keeps up with life changes, business growth, and financial obligations.

3. RETIREMENT PLANNING & WEALTH PRESERVATION

- **401(k)/403(b) –** Employer-sponsored retirement plans that allow you to save and invest pre-tax dollars, often with employer matching contributions.
- **IRA (Individual Retirement Account) –** A retirement account you open on your own to save and invest for retirement. Contributions may be tax-deductible (Traditional IRA) or tax-free (Roth IRA).
- **Roth IRA –** Contributions are made with after-tax dollars, but qualified withdrawals in retirement are tax-free.
- **Mutual Fund –** An investment that pools money from many investors to purchase a diversified portfolio of stocks, bonds, or other securities managed by professionals.
- **Index Fund –** A type of mutual fund designed to track the performance of a market index, such as the S&P 500. Typically lower cost and passively managed.
- **Targest-Date Fund –** A diversified fund that automatically adjusts its investment mix over time to become more conservative as you approach retirement.
- **Diversification –** Spreading investments across different asset classes to help reduce risk.
- **Compound Growth –** Earnings on your investments generate their own earnings over time, potentially accelerating the growth of your savings.
- **Emergency Fund –** Savings set aside for unexpected expenses so you don't have to tap into your retirement accounts early.
- **Retirement Review –** Regularly reviewing your savings rate, investments, and goals helps ensure you stay on track for a secure retirement.

4. BUSINESS SUCCESSION PLANNING & VALUATION

- **Business Valuation –** The process of determining the economic value of a business based on factors such as earnings, assets, cash flow, and market conditions.
- **Goodwill –** The value of your business beyond its tangible assets, based on reputation, customer relationships, brand, and other intangible factors.
- **Succession Plan –** A strategy for transferring ownership and leadership of a business to ensure its continued success.
- **Buy-Sell Agreement –** A legal agreement that outlines what happens to an owner's share of the business if they die, retire, or become disabled.
- **Exit Strategy –** The plan for how and when you will transition out of your business, whether through sale, transfer, merger, or other means.
- **Key Person –** An owner or employee who is critical to the business's success. Planning for their absence is essential.
- **Business Continuity Plan –** A plan that ensures the business can continue operating during and after an unexpected event.
- **Documentation & Systems –** Organized records, documented processes, and strong systems increase business value and make it easier to transfer.

WEALTH & LEGACY CONFERENCE

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Helping Families *Save and Invest* for Their Futures

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PAUL COLBERT JR

REGIONAL VICE-PRESIDENT

Company Registered Name:
Paul Arthur Colbert Jr

WHAT WE DO AND WHY

Primerica has been committed to helping families save and invest for their futures since 1977. Through PFS Investments Inc., Primerica's broker-dealer, we show people how they can achieve a better financial future by helping them learn our HOW MONEY WORKS™ concepts. With approximately 2.5 million client accounts, we offer the best solutions aimed to help families achieve their financial goals. With Primerica, no client is too big or too small.

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Generations Tomorrow

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Jason and Dr. Nikki Pinkney
FOUNDERS

"Building Stronger Families for a Brighter Tomorrow."

KINGDOM MINDED BUILDERS

KINGDOM MINDED BUILDERS FINANCIAL, LLC

FAITH | FAMILY | FINANCIAL FREEDOM

ABOUT KINGDOM MINDED BUILDERS FINANCIAL

Kingdom Minded Builders Financial (KMB) is a financial services organization committed to helping individuals and families build, protect, grow, and transfer wealth. Founded by Jason and Dr. Nikki Pinkney, KMB is passionate about financial education and empowering families with practical strategies to protect their income, prepare for retirement, build generational wealth, and leave a lasting legacy.

KMB provides education and access to financial solutions, including life insurance, retirement strategies, annuities, supplemental protection, and legacy planning. Through personalized financial reviews, workshops, and community outreach, KMB helps individuals better understand their financial options and make informed decisions for themselves and their families.

At the heart of KMB is the belief that financial empowerment begins with education, stewardship, and a plan. Our goal is not simply to provide financial products, but to help families develop strategies that can impact generations.

LIFE INSURANCE | **RETIREMENT STRATEGIES** | **ANNUITIES** | **SUPPLEMENTAL PROTECTION** | **LEGACY PLANNING**

BUILD • PROTECT • GROW • TRANSFER

Financial education. Stewardship. Generational impact.

LIFE & LEGACY COUNSELORS
— THE GRIFFIN FIRM PLLC —



LAW FIRM FOR ESTATE & LEGACY PLANNING

FAITH | EXCELLENCE | RELATIONSHIPS | SERVICE | TRUSTWORTHINESS

Habakkuk 2:2

Then the LORD answered me and said: "Write the vision And make it plain on tablets, That he may run who reads it.

Proverbs 20:21

An inheritance gained hastily in the beginning will not be blessed in the end.

1 Timothy 5:8

But if anyone does not provide for his relatives, and especially for members of his household, he has denied the faith and is worse than an unbeliever.

Proverbs 13:22

A good man leaves an inheritance for his children's children, but a sinner's wealth is stored up for the righteous.

Isaiah 38:1

Thus saith the LORD, Set thine house in order: for thou shalt die, and not live.

❑ *Estate Planning*

Our team will develop with you a strategic plan that protects your assets while creating a multigenerational legacy.

❑ *Estate Administration*

Support you through the probate process by navigating the legal complexities after the passing of a loved one.

❑ *Business Succession Planning*

Supports businesses and organizations to create a strategic plan for growth and succession.

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Provides support for your aging loved one during decision-making and asset protection.

Free Monthly Estate Planning Workshops

Learn how to create, protect, and transfer your legacy with estate planning.

Every ***1st Friday*** of the Month at 11:00 AM

Every ***3rd Monday*** of the Month at 6:00 PM

Schedule Your Appointment Today

Discover the benefits and considerations in estate planning to help you customize a plan to protect your wealth, your legacy, and give you peace of mind.

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Tisa J.D. Clark
FOUNDER & CEO

Tisa J.D. Clark
TRANSFORMING COMMUNITIES THROUGH SOCIAL IMPACT

J.D. CLARK CONSULTING
PRESENTS

DAIS IMPACT CENTER
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J.D. Clark Consulting is a social impact firm committed to strengthening communities through education, workforce development, and strategic partnerships. The DAIS Impact Center, an initiative of J.D. Clark Consulting, provides professional development, entrepreneurship support, and resource access to help individuals and businesses achieve their goals and create lasting change in Southern Maryland and beyond.

www.tisatransforms.com

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PRINCIPAL & OWNER

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With heartfelt appreciation to:

Servant Leader
Carla Davis
Food Services Ministry

Servant Leader
Hanzel McDowney
Audio Visual Services Ministry

Your dedication and service help make this event possible. Thank you for your continued support!

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January 2027 – November 2027

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Action assignments. Real results.

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Topics include budgeting, saving, banking, credit, debt management, homeownership, financial protection, resilience, and wealth building.

Stronger Families. Brighter Futures.

BUSINESS FINANCIAL EMPOWERMENT TRACK

Topics include budgeting, saving, banking, credit, debt management, homeownership, financial protection, resilience, and wealth building.

Build. Grow. Create Opportunities.

LEARN MORE ABOUT THE ACADEMY →



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spcfinancialministry@gmail.com

Visit Our Website
www.spchurchonline.com

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"Give a man good advice and watch him become wiser; teach a man and watch his life change."

PROVERBS 13:22

ST. PAUL CHURCH
OF DISTRICT HEIGHTS, MD

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Contact Us

We'd love to hear from you!

For more information about our services, ministries, or upcoming events, please reach out or visit any of our locations.

St. Paul Town Centre

Sunday Worship Service
In-Person & Online (11AM)

6419 Marlboro Pike
District Heights, MD 20747

Children's Church
Every 4th Sunday (11AM)

6419 Marlboro Pike
District Heights, MD 20747

Virtual Worship

Virtual Worship Service
Sundays Via Zoom (8:30AM)

Corporate Prayer
Mondays Via Teleconference (7PM)

Small Group Bible Study
Various Dates & Times

St. Paul Senior Living Chapel

Sunday Worship Service
In-Person (2:30PM)

1207 Addison Road
Capitol Heights, MD

Wednesday Bible Study
In-Person (2PM)

1207 Addison Road
Capitol Heights, MD

Church Office: 301-615-1500
Church Office Fax: 301-851-5957

"For I know the plans I have for you," declares the Lord,
"plans to prosper you and not to harm you, plans to give you hope and a future."

JEREMIAH 29:11