

## MARY K. TOTH, CFP®

---

Financial Planning Coordinator  
Spencer Financial, LLC

INSURANCE | INVESTMENTS | RETIREMENT SOLUTIONS

### DESIGNATIONS AND EXPERIENCE

---

*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

---

*Charitable* HOPEsudbury 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

---

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

#### SPENCER FINANCIAL, LLC

327A Boston Post Road, Sudbury MA. 01776  
Phone (978) 443-6500 x 107 FAX (978) 443-6550  
Email: [mary@spencerfinancial.com](mailto:mary@spencerfinancial.com)  
[www.yourretirementsolution.com](http://www.yourretirementsolution.com)

---

Securities and advisory services offered through Royal Alliance Associates, Inc. (RAA), member FINRA/SIPC. RAA is separately owned, and other entities and/or marketing names, products or services referenced here are independent of RAA.