Mr. Barry S. Mulholland

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Education and Post Graduate Training

Ph D, Texas Tech University, 2013.
Major: Personal Financial Planning
Dissertation Title: A Three-Essay Examination of Life Insurance

MBA, University of Wisconsin, 1995.
Major: Business Administration (General)

BS, University of Miami, 1987.
Major: Mechanical Engineering

Academic and Professional Experience

Assistant Professor, Texas Tech University, Dept. of Personal Financial Planning. (September 1, 2012 - Present).
Taught Retirement course (1 semester), Capstone course, PFP Professional Technology. Lead students to professional conferences: Schwab, TD Ameritrade, Technology Tools for Today.

Graduate Part-Time Instructor, Texas Tech University. (August 24, 2009 - August 31, 2012).
Teaching assistant leading delivery of PFP Professional Technology course for both undergraduate and graduate students. Graduate assistant for Capstone course for two semesters. Teaching assistant for Estate Planning course for one semester.

Senior Lecturer, University of Wisconsin Oshkosh. (August 1, 2002 - June 3, 2011).
Member of Finance and Business Law Department. Taught courses in personal financial planning, business risk management and insurance, corporate finance and applied business statistics. Started course in personal financial planning. Team leader and editor of the course book (10 editions) for team-taught applied business statistics course for five years. Served on University, College, and department committees.

Financial Representative, Principal Financial Group. (May 1, 1999 - December 31, 2004).
Performed financial planning activities for clients, including planning, investment management, insurance and investment sales, and retirement plan management. Developed my own client base while servicing clients of retired financial representatives. First 1.5 years as an employee, then developed broker business for remaining 3.5 years.

General Manager/Partner, Central Resources, LLC. (June 1, 1996 - January 31, 1999).
Team-based recruiting company performing multi-position recruiting assignment for customers. Responsible for all day-to-day operations of 7-person company, working closely with the company we were affiliated with, Management Recruiters of Green Bay, a frachisee of Management Recruiters International.

Lecturer, University of Wisconsin Oshkosh. (September 1, 1995 - May 31, 1996).
Taught Introduction to Busines course to all freshmen interested in a business degree or minor. Resposible for administrative work and member recruitment as part of development

team for startup of the Wisconsin Family Business Forum, a joint public/private venture to bring family businesses together to grow and support each other.

Sales Engineer, Johnson Controls, Inc.. (June 1, 1990 - August 31, 1993).
Responsible for servicing existing clients and developing new clients in geographical territory covering parts of two states. Duties included prospecting existing client base for repair, upgrade, and maintenance contracts on existing buildings, sales of replacement parts, and providing leads on new construction to our new construction team.

Professional Recruiter, Management Recruiters of Green Bay. (March 1, 1989 - May 31, 1990).
Responsible for all sales and marketing for the specific Paper Industry Engineering market segment I developed with goal to deliver quality candidates for professional positions with client companies. Prospected for positions to fill for client companies , then filled those positions by recruiting qualified candidates. Also marketed high quality candidates to prospective companies.

Production Manager/Engineer, Procter & Gamble, Inc.. (December 30, 1985 - February 28, 1989).
Responsible for managing team of production workers in the manufacture of consumer products at two locations, first in Perry, FL and then in Green Bay, WI.

Endowment Gifts

Gift-in-Kind, 120,000.00, Omyen Corporation, 100 licenses to both their Wealth Planner financial planning software and Personal Financial Index financial education software. These are for use in the Schwab Technology Lab.. (December 17, 2012).

Gift-in-Kind, 30,000.00, FactSet Research Systems, Inc., Access to the Advisor Version of their research software for use in the PFP program.. (December 1, 2012).

Gift-in-Kind, 2,000.00, Advisor Products, Inc., 2 licenses for Advisor Software "goalgamiPro" for testing for possible inclusion in the PFP Technology program.. (November 27, 2012).

TEACHING

Courses Taught

Texas Tech University
PFP 4000, Individual Study, 3 courses.
PFP 4370, Personal Financial Planning Capstone, 1 course.
PFP 4380, Professional Technology in
Personal Financial Planning, 4 courses.
PFP 5000, Individual Study in Personal Financial Planning, 1 course.
PFP 5373, Personal Financial Planning Capstone, 1 course.
PFP 5380, Professional Technology in Personal Financial Planning, 5 courses.
PFP 5394, Retirement Planning, 1 course.

Teaching Awards and Honors

Edward M. Penson Distinguished Teaching Award, University of Wisconsin Oshkosh. (September 1, 2009).

RESEARCH

Published Intellectual Contributions

Conference Proceeding

Mulholland, B., Finke, M., Huston, S. (2011). *Understanding the Shift in Demand for Cash Value Life Insurance*. AFS.

Presentations Given

Mulholland, B. (Panelist), Blythe, C. (Panelist), T3 2013 National Conference, "FASTech Partnership: An Introduction," Technology Tools for Today, Miami, FL. (February 11, 2013).

Mulholland, B. (Panelist), Patzke, F. (Panelist), Bi, Q. (Panelist), T3 2013 National Conference, "When Students Advise the Advisors on Technology," Technology Tools for Today, Miami, FL. (February 11, 2013).

Mulholland, B. (Panelist), Blythe, C. (Panelist), AFS 2012 Annual Conference, "FASTech Partnership:Streamlined Introduction of Financial Advisor Technology in the Classroom," Academy of Financial Services, San Antonio, TX. (October 2, 2012).

Guo, T. (Presenter & Author), Finke, M., Mulholland, B., Academy of Financial Services, "Investor Attention and Advisor Social Media Interaction," San Antonio, TX. (October 1, 2012).

Mulholland, B. (Presenter & Author), Finke, M. (Author Only), Huston, S. (Author Only), AFS 2011 Annual Conference, "Understanding the Shift in Demand for Cash Value Life Insurance," Academy of Financial Services, Las Vegas, NV. (October 1, 2012).

Mulholland, B. (Presenter & Author), Finke, M. (Author Only), Huston, S. (Author Only), AFS 2012 Annual Conference, "Understanding the Shift in Demand for Cash Value Life Insurance," Academy of Financial Services, San Antonio, TX. (October 1, 2012).

Mulholland, B. (Presenter & Author), Finke, M. (Author Only), Gilliam, J. (Author Only), AFS 2012 Annual Meeting, "Does Advisor Compensation Method Impact Their Perspective on Life Insurance Disclosure Effectiveness?," Academy of Financial Services, San Antonio, TX. (October 1, 2012).

Mulholland, B. (Panelist), Smith, H. (Panelist), Dean, L. (Panelist), Sybrowsky, J. (Panelist), FMA 2011 Annual Meeting and Conference, "How to Create and Develop a Financial Planning Degree Program in Your Business School," Financial Management Association, Denver, CO. (October 22, 2011).

Contracts, Grants and Sponsored Research

Grant

Mulholland, B. (Principal), "New Faculty Start-up Funding," Sponsored by COHS and VPR, Texas Tech University, $66,657.00. (September 1, 2013 - August 31, 2014).

Mulholland, B. (Principal), "New Faculty Start-up Funding," Sponsored by COHS and VPR, Texas Tech University, $67,657.00. (September 1, 2012 - August 31, 2013).

Research in Progress

"Does Advisor Compensation Method Impact Their Perspective on Life Insurance Disclosure Effectiveness?" (On-Going)
Using primary data, this study explores the impact of compensation method on advisor perspectives toward the effectiveness of currently mandated life insurance disclosure. With over one-third of those surveyed indicating the current disclosure format was less than effective, we explore those attributes that indicated an increased likelihood of finding the disclosure tool ineffective.

"The Impact of Cognitive Decline in Policyholders on Life Insurance Policy Lapses" (Planning)
This paper will look at the likelihood of life insurance policy lapse in older individuals being related to perceived cognitive decline. We use data from the Health and Retirement Study.

"Understaning the Shift in Demand for Cash Value Life Insurance" (Writing Results)
This paper examines whether various tax law changes over the period 1992 to 2007 have contributed to the decline in the demand for cash value life insurance. We find evidence that the introduction of tax-advantaged savings tools can explain a portion of the decline but find no evidence that the increasing estate tax exemptions have contributed to the decline in demand.

SERVICE

College Service

Committee Member, COHS Technology Committee. (September 1, 2012 - Present).

Department Service

Manage Gifted Software Used by the PFP Department. (September 1, 2012 - Present).

Faculty Advisor, Personal Financial Planning Association. (August 23, 2012 - Present).

Professional Service

Committee Member, Society of Financial Services Professionals, Philadelphia, PA. (March 2012 - Present).

Program Organizer, FASTech Partnership, Lubbock, TX. (February 2012 - Present).

Committee Member, Financial Planning Association, Denver, CO. (January 1, 2012 - December 31, 2012).

Service Awards and Honors

Service, University

Dean’s Outstanding Service Award, College of Business, University of Wisconsin Oshkosh. (October 2004).

GENERAL

Licensures and Certifications

Chartered Financial Consultant (ChFC), The American College. (June 1, 2012 - December 31, 2015).

Certified Financial Planner certificant, CFP Board of Standards. (September 21, 2006 - April 30, 2014).

Life and Health Insurance Counselor License, Texas Department of Insurance. (April 20, 2012 - April 20, 2014).

Texas Insurance Agent - Life, Accident, Health & HMO, Texas Department of Insurance. (September 14, 2009 - September 14, 2013).

Wisconsin Insurance Agent - Life, Accident,& Health, Wisconsin Office of the Commissioner of Insurance. (May 31, 1999 - September 14, 2009).

Consulting

For Profit Organization, Waupaca Foundry (Thyssen-Krupp) Inc., Waupaca, WI. (November 6, 2008 - November 13, 2008).

Professional Memberships

Insurance Engagement & Understanding Committee Member, Society of Financial Services Professionals. (September 2011 - Present).

Secretary of West Texas FPA Chapter, Financial Planning Association. (February 2006 - Present).

Board of Directors Member, Winnebagoland Estate Planning Council. (January 2008 - September 2009).

National Association of Insurance & Financial Advisors. (June 1999 - September 2009).

Subchapter President, American Society of Mechanical Engineers. (January 1986 - September 2007).

Development Activities Attended

Tutorial, "Cayuse Training for Faculty: Proposal Development for External Grant Submission," Vice President of Research, Lubbock, TX. (March 28, 2013).

Seminar, "Advisor EDU Lunch Series - Officer Elections & Transitions," Student Government Association, Lubbock, TX. (March 26, 2013).

Tutorial, "Online Clery Act Training Class for Campus Security Authorities," TTU Human Resources, Lubbock, TX. (February 21, 2013).

Seminar, "Advisor EDU Series - Students fo Concern Seminar," Student Government Association/Dean of Students, Lubbock, TX. (February 19, 2013).

Seminar, "Active Shooter Training," COHS and TTU Police Department, Lubbock, TX. (February 15, 2013).

Seminar, "Advisor EDU: Financial Responsibility and Fundraising," Student Government Association, Lubbock, TX. (January 22, 2013).

Workshop, "Research Budget Basics," Office of the Vice President of Research, Lubbock, TX. (December 14, 2012).

Conference Attendance, "AFS 2012 Annual Conference," Academy of Financial Services, San Antonio, TX. (October 1, 2012 - October 2, 2012).

Conference Attendance, "FPA 2012 National Conference," Financial Planning Association (FPA), San Antonio, TX. (September 29, 2012 - October 2, 2012).

Seminar, "New Faculty Research Proposal Development Program," TLPDC, OVPR, Lubbock, TX. (September 7, 2012).

Seminar, "Student Organization Funding Training," Student Government Association, Lubbock, TX. (September 6, 2012).

Workshop, "New Faculty Orientation," TLPDC, Human Resources, OVPR, Lubbock, TX. (August 23, 2012).

Seminar, "Teaching Foundations for New Faculty," TLPDC, Lubbock, TX. (August 22, 2012).

Conference Attendance, "T3 2012 Annual Conference," Technology Tools for Today, Dallas, TX. (February 16, 2012 - February 18, 2012).

Seminar, "Difficult Dialogues Seminar: "Diversity, Privilege, and Social Justice"," TLTC, Lubbock, TX. (November 8, 2011).

Conference Attendance, "AFS 2011 Annual Conference," Academy of Financial Services, Las Vegas, NV. (October 23, 2011 - October 24, 2011).

Conference Attendance, "FMA 2011 Annual Meeting and Conference," Financial Management Association, Denver, CO. (October 19, 2011 - October 22, 2011).

Seminar, "Difficult Dialogues Seminar:"Skin Deep: Talking about Race in America"," TLTC, Lubbock, TX. (October 4, 2011).

Conference Attendance, "FPA 2011 National Conference," Financial Planning Association, San Diego, CA. (September 15, 2011 - September 18, 2011).

Conference Attendance, "T3 2011 Annual Conference," Technology Tools for Today, Ft. Lauderdale, FL. (February 16, 2011 - February 19, 2011).

Conference Attendance, "FPA 2010 National Conference," Financial Planning Association, Denver, CO. (October 9, 2010 - October 12, 2010).

Conference Attendance, "AFS 2010 Annual Conference," Academy of Financial Services, Denver, CO. (October 8, 2010 - October 9, 2010).

Conference Attendance, "T3 2010 Annual Conference," Technology Tools for Today, San Diego, CA. (February 17, 2010 - February 20, 2010).

Conference Attendance, "FPA 2009 National Conference," Financial Planning Association, Anaheim, CA. (October 10, 2009 - October 13, 2009).

Conference Attendance, "AFS 2009 Annual Conference," Academy of Financial Services, Anaheim, CA. (October 9, 2009 - October 10, 2009).

Conference Attendance, "FPA 2008 National Conference," Financial Planning Association, Boston, MA. (October 4, 2008 - October 7, 2008).

Conference Attendance, "AFS 2008 Annual Conference," Academy of Financial Services, Boston, MA. (October 3, 2008 - October 4, 2008).

Conference Attendance, "AFS 2007 Annual Conference," Academy of Financial Services, Orlando, FL. (October 15, 2007 - October 18, 2007).

Conference Attendance, "FMA 2007 Annual Meeting and Conference," Financial Management Association, Orlando, FL. (October 15, 2007 - October 18, 2007).