John E. Gilliam, Ph.D., MBA, CFP®, ChFC®, CLU®

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EDUCATION

- **Doctor of Philosophy,** Personal Financial Planning, Texas Tech University, (2007)
- **Masters of Business Administration,** Texas Tech University, (2003)
- **Bachelor of Arts**, Music Education, Texas Tech University, (1978)

ACADEMIC EXPERIENCE

- **Fulbright Scholar, Fall 2018**
  Selected as a Fulbright Scholar to Mendel University in Brno, the Czech Republic. In addition, voluntarily taught a course at Masaryk Univeristy.
- **Director of Corporate Education, June 2018 to Present**
  Department of Personal Financial Planning, Texas Tech University
  Develops relationships with Corporations in the Financial Planning industry to provide CFP required educational content for employees of their company.
- **Lead Researcher/Founder, Best Interest Initiative, April 2016**
  Department of Personal Financial Planning, Texas Tech University
  The Best Interest Initiative seeks to add clarity to the meaning of the term "best interest" from the consumer's point of view.
- **Associate Professor, September 2012 to Present**
  Department of Personal Financial Planning, Texas Tech University
  Teach graduate and undergraduate courses, research, grant writing, student mentoring, college/departmental/department committee, community service, service on national boards.
- **Director of Master's Programs, January 2007 to Present**
  Department of Personal Financial Planning, Texas Tech University
  Serve as the academic advisor in the Department for the four Certified Financial Planning Board of Standards registered programs at Texas Tech University.
- **Assistant Professor, September 2006 to 2012**
  Department of Applied and Professional Studies (APS), Division of Personal Financial Planning, Texas Tech University
  Teach graduate and undergraduate courses, research, grant writing, student mentoring, college/departmental/division committee participation and community service.

- **<u>Graduate Part-Time Instructor, January 2004 to September 2006</u>**
  Department of Applied and Professional Studies (APS), Division of Personal Financial Planning, Texas Tech University
  Teach graduate and undergraduate courses, research, student mentoring, division committee participation and community service.

<u>PROFESSIONAL EXPERIENCE</u>

- **<u>Prosperity Planning, Owner/Financial Advisor, 1995 to Present, Lubbock, Texas</u>**
  Provided advice for individuals and businesses regarding insurance, employee benefit, financial, retirement and estate planning. Currently holds general lines insurance license, previously held series 6, 63securities license.
- **<u>Prudential Insurance, Registered Representative/Division Manager, 1979 to 1995, Lubbock, Texas</u>** provided insurance, employee benefit, financial, retirement and estate planning. Held series 6, 63 securities license and general lines insurance license.

<u>CONSULTATION</u>

- **<u>National Survey Coordinator/Analyst, Society of Financial Service Professionals, 2010</u>**
  Coordinated the questionnaire construction of a national survey for the Society of Financial Service Professionals. Responsible for the construction, data collection, and analysis.
- **<u>Expert Witness, 99th District Court, Lubbock, TX, 2009</u>**
  Expert testimony on cost of living differences, retirement planning, and employee benefits
- **<u>Academic Consultant, American Institute of Certified Public Accountants (AICPA), 2008</u>**
  Member of consulting team contracted to developed curriculum guide, recommended educational resources, and exam questions for the Personal Financial Specialist designation.

<u>PEER REVIEWED (REFEREED) PUBLICATIONS</u>

Rank (scale-1 to 5 with 5 being the highest)

<u>3</u> **Verzani, L. & Gilliam, J. (2015)** Sluggish Refinancing: Evidence from the 2010 Survey of Consumer Finances. *The International Journal of Finance Volume 27,* (3) 420-436

<u>3</u> **Mulholland, B., Finke, M. & Gilliam, J. (2015)** Advisor beliefs regarding effective life insurance disclosure. *Journal of Financial Services Professionals 69,* (3) 55-73

<u>5</u> **Scott, J., Gilliam, J. (2014).** Boomers' life insurance adequacy pre & post the 2008 financial crisis. *Financial Services Review*

<u>3</u> **Scott, J., Williams, D., Gilliam, J. & Sybrowsky, J. (2013).** Is an all cash emergency fund strategy appropriate for all investors? *Journal of Financial Planning 14,* (12): 60-76.

<u>3</u> **Guillemette, M., Finke, M. & Gilliam, J. (2012).** Risk tolerance questions to best determine client portfolio allocation preferences *Journal of Financial Planning 26,* 5: 34-42.

<u>4</u> **Chatterjee, S., Lauderdale, M., Gilliam, J., & Mason, J. (2011).** Employee benefits in the hospitality industry: Inhospitable for employees? The *Journal of Regional and Sectoral Economic Studies, 11,* (2),

<u>5</u> **Gilliam, J., Grable, J. & Hampton, V. L. (2011).** The impact of decision power on financial risk tolerance and asset allocation. *Journal of Business and Economic Research, 9,* (5), 27-40.

___5___ **Gilliam, J., & Chatterjee, S. (2011).** The influence of birth order on financial risk tolerance. *Journal of Business and Economic Research, 9,* (4), 43-50.

___5___ **Goetz, J., Gilliam, J. & Grable, J. (2011).** Interobserver risk-tolerance agreement between husband and wives. *Journal of Business and Economic Research, 9*, (2), 17-25.

___3___ **Gilliam, J. & Grable, J. (2010).** Risk-tolerance estimation bias: Do married women and men differ? *Journal of Consumer Education, 27,* 45-58.

___5___ **Gilliam, J., Chatterjee, S. & Grable, J. (2010).** Measuring the perception of financial risk tolerance: A tale of two measures. *Journal of Financial Counseling and Planning 21,* (2) 30-43.

___5___ **Gilliam, J., Dass, M., Durband, D., & Hampton, V. L. (2010).** The role of assertiveness in portfolio risk and financial risk tolerance among married couples. *Journal of Financial Counseling and Planning 21*(1), 53-67

___5___ **Gilliam, J., Chatterjee, S. & Zhu, D. (2010).** Determinants of risk aversion in the baby boomer cohort. *Journal of Business and Economic Research, 8*(5), 79-87.

___5___ **Chatterjee, S. & Gilliam, J. (2009).** Taking stock of health: An examination of health insurance expenditures by employer categories. *Journal of Business and Economic Research, 7,* (4) 143-152.

___5___ **Gilliam, J., Goetz, J. & Hampton, V. (2008).** Spousal differences in financial risk tolerance. *Journal of Financial Counseling and Planning, 19,* (1) 3-11.

___3___ **Gilliam, J. & Bagwell, D. C. (2005).** Baby boomers in retirement: Challenges and opportunities for financial planners and counselors. *Journal of Personal Finance. 4,* (1) 57–65.

BOOK CHAPTERS

- **Head, A. & Gilliam, J. (2015)** Annuities. CFP Board Financial Planning Competency Handbook. *John Wiley and Sons, Inc*., *25,* (2) 213-224
- **Coulson, L.A., Gilliam, J. (2015)** Business Uses of Life Insurance. CFP Board Financial Planning Competency Handbook. *John Wiley and Sons, Inc*., *27,* (2) 233-244
- **Gilliam, J. & Head, A. (2013)** Annuities. CFP Board Financial Planning Competency Handbook. *John Wiley and Sons, Inc.*, *24,* (1) 203-213
- **Gilliam, J. (2013)** Business Uses of Life Insurance. CFP Board Financial Planning Competency Handbook. *John Wiley and Sons, Inc*., *24,* (1) 163-183

DISSERTATION

- **Gilliam, J. (2007).** Coalescing financial risk tolerance in couples. (Vickie L. Hampton, Dissertation Committee Chair)

PROFESSIONAL (NON-REFEREED) PUBLICATIONS

- **Gilliam, J. (2013).** CFP Board Financial Planning Competency Handbook. Business Uses of Life Insurance. John Wiley and Sons, Inc., (21) 163-183
- **Gilliam, J. & Head, A. (2013**). CFP Board Financial Planning Competency Handbook. Annuities John Wiley and Sons, Inc., (24) 203-213
- **Gilliam, J. (2004).** Assessing risk is tough, but we need to do it. Investment Advisor, 28-30

CIRRICULUM DEVELOPMENT

- **Gilliam, J. & Goetz, J. (2005).** Behavioral finance from a personal financial planning curriculum. Approved by Texas Tech University in 2007

GRADUATE RESEARCH ADVISING

Zunaira Khalid	Dissertation	Chair	
Areerat Lertchaipitak	Dissertation	Chair	Completed
Lawrence Verzani	Dissertation	Co-Chair	Completed
Janine Scott	Dissertation	Co-Chair	Completed
Barry Mulholland	Dissertation	Committee Member	Completed
Michael Guillemette	Dissertation	Committee Member	Completed
Leia Barrett	Dissertation	Committee Member	Completed
Tim Griesdorn	Dissertation	Committee Member	Completed

UNIVERSITY TEACHING

- Personal Finance: Personal and Professional Applications Fulbright scholar to Mendel University 2018
- Personal Finance: Personal and Professional Applications Fulbright scholar to Mendel University 2014 to Present
- Personal Finance: Personal and Professional Applications Fulbright scholar to Masaryk University 2017 to Present
- PFP 3210-Professional Field Experience, September 2008 to Present
- PFP 3275-Employee Benefits, January 2011 to 2012
- PFP 3374-Retirement Planning, January 2004 to December 2004
- PFP 3375-Risk Management and Employee Benefits, January 2005 to May 2010
- PFP 3397-Life and Health Insurance Planning, September 2006 to May 2010
- PFP 3497-Risk Management and Insurance Planning, September 2010 to Present
- PFP 4000-Individual Study in Personal Financial Planning, September 2007
- PFP 5115-Seminar in Personal Financial Planning, September 2011 to 2019
- PFP 5210-Professional Field Experience, September 2008 to Present
- PFP 5295-Employee Benefits, January 2011 to 2012
- PFP 5322-Personal Finance: Personal and Professional Applications, January 2013 to 2015
- PFP 5385, Behavioral Finance from a Personal Financial Planning Perspective, Spring 2008-Developed course for graduate curriculum.
- PFP 5395, Risk Management and Employee Benefits, January 2006 to May 2010
- PFP 5397, Life and Health Insurance Planning, September 2006 to May 2010
- PFP 5497, Risk Management and Insurance Planning, September 2010 to Present
- PFP 7000, Research in Personal Financial Planning, July 2008 to Present

UNIVERSITY SERVICE ACTIVITIES

University

Diversity and Equity Council	Fall 2012 to 2015
Faculty Senate	Spring 2010-2017
Discipline Appeals Committee	Fall 2010 to Present

- Housing Appeals Committee — Spring 2011 to 2015
- Senate Study Committee "A" on Digital Measures — Fall 2011 to 2015

College

- Tenure and Promotion Committee — Fall 2012 to 2013
- Faculty Council — Fall 2009 to 2011
- Who's Who in COHS Committee — Spring 2007

Department of Personal Financial Planning

- Director – PFP Corporate Education Program — Fall 2017 to Present
- PFP Master's Program Director — Spring 2007 to Present
- Graduate Coordinating Committee — Fall 2007 to 2012
- PFP Search Committee — Spring 2004
- PFP Search Committee — Fall 2006 to 2012
- PFP Personnel Committee — Fall 2012 to 2016
- PFP Scholarship Committee — Spring 2009 to Present
- Grade Appeals Committee — Spring 2008 to Present
- Society of FSP, Industry Issue Competition Faculty Advisor — Fall 2011 to Present
- Ameriprise Competition Faculty Advisor — Spring 2007 to 2009

PROFESSIONAL RECOGNITION

- **Ten to Watch 2017: John Gilliam** - The Scholar, David H. Lenok Wealth Management Magazine - November 13, 2016
- **Burleson Faculty Service Award** – 2013
- **TEACH (Teaching Effectiveness And Career enHancement) Fellow** – Selected as the first TEACH Fellow from the Department of Personal Financial Planning - Fall 2004

PROFESSIONAL SERVICE PRESENTATIONS

- **Gilliam, J. (2016).** Presenter at the Financial Planning Association major firm meeting. Discussed the "Best Interest Initiative" research project.
- **Gilliam, J. (2016)** *Measuring the perception of financial risk tolerance: A tale of two measures*. Invited research presentation by Mendel University, The Czech Republic.
- **Gilliam, J. (2015)** *Trends and Developments in the Global Insurance Markets,* Invited lecturer by Mendel University, The Czech Republic.
- **Gilliam, J. (2015)** *Educational Opportunities in the Financial Industry,* Invited interviewee for Podcast with Jim Silbernagel of Real Wealth® Advisors.
- **Gilliam, J. (2014)** *Career and Educational Opportunities in the Financial Industry,* Invited interviewee for Podcast with Jim Silbernagel of Real Wealth® Advisors. Podcast was forwarded to their clients and prospects. It aired April 7th - 13th. The podcast is available on www.myrealwealthadvisor.com/jimtony under the tab "Personal Growth and Education Planning."
- **Mulholland, B., Finke, M., & Gilliam, J. (2014).** *Life Insurance Disclosure: Perspectives from Financial Service Professionals,* Invited presentation of applied academic research The Financial ConNEXTion Cruise.
- **Gilliam, J., (2013)** *Life Insurance Planning for Individuals and Businesses,* Invited presentation for the Knights of Columbus regional meeting. Lubbock, Texas

- **Gilliam, J. and Getman, T., (2013)** *University Partners Program: Get Younger Members Now!* Invited presentation for The Society of Financial Service Professionals.
- **Gilliam, J., Bahri-Mehra, V. and Steger, M. (September 2011)** ***Webinar:*** *Global Education Trends and Career Opportunities for Finance Students*. Invited presentation by the Society of Financial Service Professionals and Kegler, Brown, Hill, and Ritter.
- **Gilliam, J. (October 2010)** *Protecting Your Most Valuable Assets: You, Your Retirement and Your Legacy,* Invited presentation by the American Association of University Women, Lubbock, Texas
- **Gilliam, J. (September 2006**) *Social Security, Medicare and Other Insurance Changes,* Invited presentation by the Osher Life Long Learning Institute, Lubbock, Texas

MEMBERSHIP IN PROFESSIONAL ORGANIZATIONS

- Society of Financial Service Professionals (FSP) 2008 to Present
- President – Lubbock Society of Financial Service Professionals 2010 to 2012
- Financial Planning Association 2003 to Present
- Association for Financial Planning and Counseling Education 2006 to Present
- Academy of Financial Services 2005 to Present

PROFESSIONAL SERVICE ACTIVITIES

International

- Presented workshop for Fulbright participants in Brussels, Belgium, 2018

National

- Association for Advanced Life Underwriting, Diversity & Inclusion committee, attendee
- Americans for Annuity Protection, Director, National Board of Directors, 2016 to present
- Journal of Financial Service Professionals, Judge for Kenneth Black, 2015 to 2018
- West Point Task Force for Best Practices for Life Insurance Stewards, Founding Member, 2013
- Society of Financial Service Professionals, National Advisor, 2012 to Present
- Society of Financial Service Professionals, Committee Member, Membership Committee, 2011 to 2012
- Society of Financial Service Professionals, Director, National Board of Directors
- 2010 to 2013
- Society of Financial Service Professionals, Committee Member, Sections Committee, 2010 to Present
- Society of Financial Service Professionals, Committee Member, Forum Development Task Force, 2010 to 2011
- Society of Financial Service Professionals, National Coordinator for Western Region, University Partners Program, 2010 to Present
- Society of Financial Service Professionals, Chairman, University Partners Program Committee, 2010 to Present
- Society of Financial Service Professionals, Session Coordinator for Applied Academic Research, 2009, 2010
- Society of Financial Service Professionals, Co-Chairman, FSP Forum Colleges and Universities Task Force, 2009 to 2011

- Society of Financial Service Professionals, Committee Member, FSP Forum Colleges and Universities Task Force, 2008 to 2009
- Society of Financial Service Professionals, Committee Member, Young Professionals Colleges and Universities Subcommittee, 2008 to 2009
- Academy of Financial Services, Committee Member, Program Committee, 2007
- Academy of Financial Services, Session Discussant, 2007
- Academy of Financial Services, Peer Reviewer, 2007

LICENSURE & CERTIFICATIONS

- Certified Financial Planner® — 2005 to Present
- Chartered Financial Consultant — 1993 to Present
- Chartered Life Underwriter — 1988 to Present
- Texas Department of Insurance, General Lines — 1980 to Present