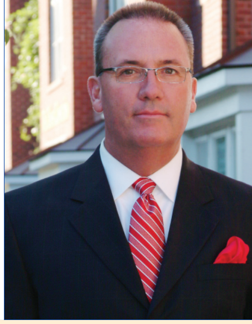
Michael McNulty

Investment Advisor Representative



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Michael was born and raised on the Peninsula, and never moved too far from home. He has been a resident of Williamsburg since 1990, and currently resides in the Kingsmill community. He is married to Kathleen Tobin, who previously worked in the mortgage banking industry for 25 years and has worked on Mike's business team for the last six years. Mike and Kathleen have two terrific sons, Colin, a recent addition to The Frieden Agency/Frieden Wealth Management team, and Ryan Patrick, who recently graduated from Christopher Newport University and now works as the box office manager for the Portsmouth NTelos Pavilion. Outside of the office, Michael and his family enjoy the beach, jet skiing and golfing during the summer days and snow skiing/snowboarding during the cold of winter.

Michael has always felt strongly about community involvement. He has coached youth league basketball in Williamsburg for 17 years. He also coached youth league baseball for 14 years and served on the Williamsburg Youth League executive board for six years. Michael is very proud to have been a sponsor in the Big Brothers program. He and his wife are members of St. Joan of Arc parish in Yorktown.

Michael has been in the financial services industry since 1987, when he began his career with The Equitable Financial Services. From there, he was recruited to The Frieden Agency in 1991 as a sales manager and an advisor. Michael's 26 year tenure with The Frieden Agency includes representing Signator Investors, Inc., and a wide variety of insurance and investment companies.

As ***Your Personal Financial Representative***, Michael's role is to help you design and implement your financial blueprint. Michael's practice has two areas of emphasis:

I. Wealth Management:
He works with people who want to improve their net worth by providing strategies for wealth accumulation, wealth preservation, wealth distribution, and wealth transfer.

II. Insurance Strategies:
He offers a variety of insurance plans, and provides employee benefit packages for his area businesses. In addition, Michael provides strategies which may help to reduce risk, such as: life insurance, long term care insurance, disability income insurance, and estate conservation for individuals and professionals.

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