

## **CURRICULUM VITAE OF DANIEL M. ISARD**

### **PROFESSIONAL CERTIFICATIONS:**

Chartered Life Underwriter (CLU)  
Chartered Financial Consultant (ChFC)  
Master of Science in Financial Services (MSFS)

### **PROFESSIONAL EXPERIENCE:**

- 2004-Present President, **THE FORESIGHT COMPANIES, LLC**  
This company performs services, similar to those which prior to 2004, were performed by FAIr Market Value, Inc., Foresight M&A, Inc., and Foresight Analysts, Inc.
- 2005-2007 Vice President & General Manager, **Aldor Solutions Corporation**  
The largest provider of internet, management, and technology solutions to the death care industry.
- 1997-2001 Vice President, **Allegiance Capital, LLC**,  
Privately owned lending company, which made \$38,000,000 in loans to twenty-six independent business owners within the cemetery and funeral service industry.
- 1995-Present President, **Foresight Communications, Inc.**  
Provider of continuing education for business owners within the cemetery and funeral service industry and publisher of *Preneed Perspective*, a subscription newsletter source of current trends and information on preneed insurance, trusts, and marketing.
- 1995-2003 President, **FAIr Market Value, Inc.**  
Business valuations, litigation support, and expert witness testimony concerning closely held businesses within the cemetery and funeral service industry.
- 1995-2003 President of **Foresight M&A, Inc.**  
Consulting services for the transfer, sale, or acquisition of closely-held businesses within the cemetery and funeral service industry.
- 1987-2003 President, **Foresight Analysts, Inc.**

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Financial and management consulting services for owners of closely held businesses within the cemetery and funeral service industry.

### **Professional Experience (continued)**

1985-1987 Vice President, **Engle, Erickson, Garson, Gold & Cohn, Ltd.**

1981-1985 Vice President, **Southwest Financial Group, Inc.**

### **PROFESSIONAL PUBLICATIONS AND PRESENTATIONS:**

Writer and Speaker: Over 200 articles published in trade magazines, and over 220 lectures or seminars conducted at national conventions, state association meetings, as well as study groups of independent business owners pertaining to subjects including business valuation, business succession, mergers and acquisitions, business management, preneed, taxation, retirement and estate planning. Dan is a monthly columnist for the National Funeral Directors Association magazine "The Director", writing FINANCE 101, a topical guide to accounting, taxation, finance, economics and business management issues. He is the author of: The Dealmaker's Guide To Funeral Home Transactions (now in its second printing) and How to Stay Independent and Very Profitable. Both books published by United Communications Group, Rockville, MD. Dan's latest book, What Every Funeral Director and Cemeterian Should Know About Cremation, was released in September, 2007. This book deals with the business of the cremation business and the issues of operation, marketing, pricing and liability protection.

### **ADMITTED AS AN EXPERT WITNESS:**

Mr. Isard has been admitted as an expert witness and testified before the courts in: California, Florida, Missouri, New Jersey, North Carolina, Delaware, Ohio, Oregon, Pennsylvania, South Dakota and Texas (*list may not be complete*)

### **SUBJECTS TO BE CONSIDERED FOR EXPERT ASSIGNMENTS:**

Funeral Service (operations relating to standard practices)  
Cemeteries (operations relating to standard practice)  
Preneed (insurance, trusts, marketing)  
Business Valuation  
Reasonable Compensation

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Covenants Not To Compete

Tax Issues Relating to Closely-Held Businesses

Theft of Trade Secrets and Confidential Information

Issues Relating to Personal and Corporate Goodwill

**THIRD PARTY INTERVIEWS:**

Dan Isard has been interviewed as an expert on topics related to the funeral and cemetery industry, by various public national and local media including (*list may not be complete*) 60 Minutes Television Show, National Public Radio Broadcasting, The New York Times, The Wall Street Journal, Time Magazine, Forbes, Fortune, and USA Today. He has been quoted by all of the various death care industry publications during the course of the past 20 years.