



Cynthia L. Hutchins, CRPC, ChSNC
Director of Financial Gerontology

Cynthia Hutchins is the Director of Financial Gerontology for Bank of America and has more than 35 years of experience in the wealth management and retirement industry. In her role, Cynthia works closely with financial advisors to provide training, education, resources and thought leadership to engage clients on the topics of aging, longevity, retirement and later life planning.

Cynthia has been deeply involved in the development of a new approach to planning across seven Life Priorities and through various Life Stages. She was central to the creation of the Merrill Lynch Longevity Training Program, developed in partnership with the USC Leonard Davis School of Gerontology, to help Merrill financial advisors better understand and address the evolving needs of the nation's aging population and their families. The Merrill Lynch Longevity Training Program received the Brandon Hall Award for Most Innovative Training in 2017. She has authored several whitepapers on the topics of aging, longevity, caregiving, housing in retirement and caring for children with special needs.

Prior to her current role, Cynthia was the Merrill Lynch Retirement Specialist for the Mid-Atlantic Region, covering Washington, DC, Maryland and Northern Virginia. Prior to that role, Cynthia served as a Circle of Excellence financial advisor for 20 years.

Cynthia has served on the board of directors of the American Society on Aging (ASA). In 2015, she participated in the White House Conference on Aging Elder Justice Forum, and was also named to the inaugural *PBS Next Avenue* Influencers in Aging list. She is a frequent speaker on topics of aging and longevity and has spoken at various conferences including the Investments and Wealth Institute, Florida Conference on Aging, San Antonio Society For Human Resource Management, Southern Women's Show, Virginia Governor's Conference on Aging and the American Society on Aging's Aging In America Conference.

Cynthia earned a BS in Business and Finance from Towson University and a MA in Gerontology from the University of Southern California. She has earned the Chartered Retirement Planning Counselor (CRPC) designation and the Chartered Special Needs Consultant (ChSNC) designation for the American College of Financial Services. Cynthia holds the Series 7, 24, 63 and 65 securities registrations.