



Michael Deferro, C(k)P®, CPFA®
Senior Retirement Plan Consultant
Fort Washington Financial & Insurance Services, Inc.

As a Senior Retirement Plan Consultant Mike and his team provide consulting services to organizations pursuing retirement plan success through best practices that provide plan design, administration, fiduciary responsibility, and employee retirement readiness including 401(k), 403(b) and 457 plans.

Providing comprehensive retirement plan advice, Mike achieves this by understanding the current situation through investment, liability management, risk management, and legacy planning needs. He works directly with decision makers of all the leading market retirement platforms in designing, administering, and servicing executive benefits and their retirement plans.

Mike began his career in the financial services industry in 1998 with Bank One. He later joined Ivy Funds and most recently AllianceBernstein earning multiple sales awards over the years. While he spent much of his career training and sharing business development ideas with financial advisors, at Fort Washington he can more directly serve the needs of clients working with them 1 on 1, which is much more rewarding.

In 2013 Mike earned the C(k)P® Certified 401(k) Professional Designation from The Retirement Advisor University after completing educational programs, passing rigorous examinations, and meeting stringent experience requirements. Most recently in 2022 Mike earned the CPFA professional designation from NAPA demonstrating his expertise to act as a plan fiduciary or to help plan fiduciaries manage their roles and responsibilities. In addition, Mike holds the following FINRA licenses: SIE, 7, 24, 63, 65 and the California Life and Health Insurance licenses.

Mike is dedicated to the ongoing development of the financial services industry—recently completing the NAPA ESG(k) Certification for 401(k) Plan Advisors. He is also devoted to the betterment of his community with his participation in the Elks Club of Redondo Beach, the Chamber of Commerce as well as numerous community events. Above all, Mike values his time with his wife, Manon, and his daughter Keara. Mike also enjoys a good round of golf with friends, is an avid walker and is very passionate about college sports.