

MEET OUR TEAM



MICHELE RACKEY, ChFEBCSM

GEBA Executive Officer

Michele has served as the Executive Director/CEO of GEBA, Government Employees' Benefit Association, a nonprofit employee benefit association, for 14 years. In her role, she provides strategic leadership and business oversight to the Association.

Michele has over 37 years of experience in financial services. Michele started her career in 1981 at Kemper Financial Services helping customers with Mutual Funds. She managed M&T's \$7 billion ARK Funds and Annuities business before joining GEBA.

Michele lives in the Otterbein section of Baltimore with her husband and two cats.

Licenses/Designations:

- > Consultant Designation (ChFEBCSM)
- > Series 6 Investment Company Products and Variable Contracts Representative
- > Series 7 General Securities Registration
- > Series 63 Uniform Securities Agent
- > Life and Health Insurance Licenses

Education:

- > B.S., Business Administration, University of Illinois
- > MBA, Keller Graduate School of Management in Chicago



GREG KLINGLER, CFP[®], ChFEBCSM

Director, GEBA Wealth Management

Greg began with GEBA as the Director of Products and Member Services in 2010 and has recently transitioned to focusing solely on Wealth Management. He has more than a decade and a half of licensed experience as a Financial Advisor. Greg has been working exclusively with state and federal employees since 2003, assisting them in maximizing retirement plans. He has been a managing producer since 2005 holding a number of titles including Mentor, Branch Manager, Compliance Officer and Director. He specializes in retirement planning using pensions, survivor pensions, employer sponsored insurance, and retirement plans as well as portfolio analysis, estate planning, and college planning. Greg has been invited to speak on Federal News Radio and WBAL on varying financial topics.

Greg is married with two beautiful daughters in lives in Anne Arundel county

Licenses/Designations:

- > CERTIFIED FINANCIAL PLANNER[™]
- > Chartered Federal Benefits Consultant Designation (ChFEBCSM)
- > Series 66 Uniform Combined State Law Registration in Multiple States
- > Series 7 General Securities Registration
- > Series 53 Municipal Principle
- > Series 24 General Securities Principle
- > Life and Health Insurance Licenses

Education:

- > B.S., Finance and Management Information Systems, University of Maryland College Park



MELISSA BARNICKEL, CPA, CLTC

Long Term Care Specialist

Melissa Barnickel is both a Certified Public Accountant (CPA) and a licensed insurance broker specializing and certified in Long Term Care (CLTC). Throughout her career, Melissa served as Controller and Vice President of Finance, and Leader of LTCi Sales for two insurance brokerages, as well as working as an auditor and consultant for KPMG. Her extensive financial background enables her to customize policies to meet the individual needs of her clients.

In addition to working one on one with private clients, Melissa interfaces with other professionals: brokers, financial planners, CPAs, attorneys. Together with these advisors, Melissa educates individuals about the importance of insurance as part of their total financial plan. She advises clients about various types of insurance including LTCi, life, health, Medicare supplement and disability.

In order to tailor a policy to clients' individual needs, Melissa evaluates their current financial positions, personal expectations, and budgetary constraints. She represents various insurance carriers and is licensed in many states. Therefore, she is able to compare potential policies and advise her clients as they select the policy that best meets their needs. As a result, Melissa's clients and their families become well protected now and for the future.

Licenses/Designations:

- > Certified Public Accountant (CPA)
- > Certification for Long Term Care (CLTC)



KATERI TURNER, CFP®, ChFC®, ChFEBCSM

Financial Advisor

Kateri joined GEBA in 2016. As a CERTIFIED FINANCIAL PLANNER™ professional, Kateri is well versed in all aspects of personal finance. Kateri is licensed for the sale of investments, insurance, and long term care. She believes that it is important to take a holistic approach to wealth management that includes savings, investments, insurance, retirement income, estate planning, and tax diversification. Kateri enjoys assisting members who are retiring, but finds great joy in developing long term financial planning relationships.

Kateri is a military spouse who recently moved from Williamsburg, VA back to the Annapolis area to be closer to family and friends. She likes traveling and watching Navy football.

Licenses/Designations:

- > CERTIFIED FINANCIAL PLANNER™
- > Chartered Financial Consultant (ChFC®)
- > Chartered Federal Benefits Consultant Designation (ChFEBCSM)
- > Series 66 Uniform Combined State Law Registration in Multiple States
- > Series 7 General Securities Registration
- > Life and Health Insurance Licenses
- > Long Term Care Partnership

Education:

- > MBA, Georgia Southern University
- > B.S., Business, Le Moyne College



CHRIS FAGIOLO, ChFEBCSM

Financial Advisor

Chris has been with GEBA since 2008. He has over 15 years of financial service consulting experience and has spent the majority of his career working in the insurance, financial services, and retail banking industries. Chris' experience allows him to conduct comprehensive reviews for GEBA members. He believes in listening to our members' dreams and goals, evaluating their current plan of action, and then making unbiased recommendations.

Chris is married with two children, and is a lifelong resident of Anne Arundel County.

Licenses/Designations:

- > Chartered Federal Benefits Consultant Designation (ChFEBCSM)
- > Series 66 Uniform Combined State Law Registration in Multiple States
- > Series 6 Investment Company Products and Variable Contracts Representative
- > Series 7 General Securities Registration
- > Life and Health Insurance Licenses
- > Property and Casualty Insurance Licenses

Education:

- > B.S., Finance, University of Maryland University College