As a global wealth advisor, Joan Kirkpatrick Crain, MBA, CFP®, TEP, draws on over 30 years of experience working with wealthy individuals, families and their advisors. She specializes in cross border planning and family wealth transfer, governance and philanthropy.

Prior to founding J Crain Consulting, she co-led BNY Mellon's national wealth strategist team devoted to complex planning for high net worth clients, with a personal focus on tax, legal and family governance issues affecting global families. She has also held senior roles in the trust departments at Northern Trust and Truist.

Joan has frequently been invited to speak nationally and internationally to clients and professional groups such as the American Bar Association, the Hong Kong American Chamber of Commerce and numerous estate planning councils throughout the United States, Canada, the Middle East and Asia. She is a frequently quoted tax and fiduciary expert in business publications including *The Wall Street Journal*, *Financial Times, The New York Times* and *The Economist* and appeared live from Hong Kong on CNBC. She was honored to have been chosen to work with Dubai based leaders of the Family Business Council-Gulf to co-author the first Gulf Cooperation Council Governance Code to guide family businesses in succession planning.

Joan was named Trust Banker of the Year by the Florida Bankers' Association (FBA) and was recently inducted into the FBA Trust and Wealth Management Hall of Fame. She is a former chair of the FBA's Trust Legislative Committee and a longtime member of the FBA's Trust Executive Committee.

Joan earned her MBA (Finance) from Rollins College in Orlando, her Bachelor of Education from Queen's University and her Bachelor of Music from McGill University. She is a Certified Financial Planner™ (CFP®), an Accredited Estate Planner® (Distinguished) Nominee, and a Trust & Estate Practitioner (TEP®). She was awarded the title of 2017 Industry Thought Leader by Global Finance magazine.