Melissa Bilczewski Senior Manager Flagship Personal Advisor Services Vanguard

Melissa joined Vanguard in 2006, where she has lead various businesses through major organization changes. She has over 20 years' experience in leadership with an emphasis in relationship management, sales, operations, talent acquisition and development. Melissa currently leads Vanguard's Flagship Personal Advisor Service in Arizona. She is an active member of Vanguard's leadership talent oversight and Women's Initiative for Leadership Success teams. Melissa is highly engaged in the development of leaders and impacts others through mentoring, sponsoring, adjunct faculty, and coaching.

Prior to Vanguard, Melissa spent over 16 years with Discover Financial Services, where she held a variety of leadership, strategy, and financial roles.

Melissa holds a B.S. in Finance from Arizona State University, and MBA in Management from Western International University, her Certified Financial Planner (CFP<sup>™</sup>) designation and FINRA series 7, 24, and 63 securities licenses. Outside of work Melissa can be found on the "pitch" watching her daughter Morgan (14) play soccer or volunteering with her other daughter Riley (17).