Ann Marie Williams, JD, CPA/PFS

Managing Director

Reagan FVL, LLC

annmarie@reaganfvl.com
205 Regency Executive Park Dr.; Suite 110
Charlotte, NC 28217
O: (704) 376-3399 Ext 102
M: (704) 574-9970

Credentials

Certified Public Accountant,
North Carolina Lic. # 25604 (1998)

Licensed Attorney; NC (1997)

Licensed Attorney; MI (1995)

Personal Financial Specialist (2002)

Professional Affiliations

American Institute of CPAs
North Carolina Association of CPAs
Mecklenburg County Bar Association
North Carolina Bar Association
Michigan Bar Association
American Bar Association
Federal Bar Association
XPX Charlotte
Charlotte Estate Planning Council
American Academy of Attorney - CPAs

Education

B.A. Accounting
Michigan State University
East Lansing, MI (1990)

Juris Doctorate (Dean's List)
Thomas M. Cooley Law School
Lansing, Michigan (1995)

M.S. Professional Accountancy
(Magna Cum Laude)
Walsh College
Troy, Michigan (1997)

Ann Marie Williams serves as Managing Director and brings more than 30 years of multidisciplinary experience spanning public accounting, the practice of law, and financial services. Her career has been devoted to advising international and national closely held businesses, entrepreneurs, and C-suite executives in complex financial, transactional, and litigation matters.

Ann Marie combines deep technical expertise with seasoned professional judgment. Ann Marie is a Certified Public Accountant, a licensed attorney, a licensed health, disability and life insurance broker, and a previously licensed FINRA professional with Series 63, Series 65, Series 66, Series 7, and SIE certifications (her FINRA licenses are no longer active). Her credentials and experience provide her with a comprehensive understanding of financial analysis, regulatory frameworks, evidentiary standards, and litigation strategy. Ann Marie maintains strict independence and professional integrity.

Her areas of concentration include:

- Business valuation of closely held companies and professional practices;
- Forensic accounting and financial reconstruction;
- Economic damages analysis in commercial disputes, personal injury, and wrongful death matters;
- Shareholder and partnership disputes;
- Economic damages in investment RIA and broker negligence matters;
- Complex divorce litigation including marital and separate property;
- Succession planning, ownership transitions, and mergers and acquisitions;
- Financial modeling and projections;
- Income taxation across multiple entity structures;
- Estate, gift, trust and private foundation taxation; and
- Strategic financial consulting for growth-stage and mature enterprises.

Ann Marie is frequently engaged in matters involving incomplete or unreliable financial records, where she reconstructs financial performance from bank records, source documentation, and third-party data. Her work product is structured to withstand scrutiny in deposition, trial, and arbitration settings. She has developed a reputation as an objective and unbiased financial expert who adheres strictly to professional and ethical standards. Her reports are known for being technically sound, well-reasoned, and clearly written, translating complex financial concepts into analysis that is understandable and persuasive to judges, juries, and counsel. Clients consistently value her ability to rapidly synthesize intricate fact patterns and provide thoughtful, practical solutions in high-stakes environments.

SERVICES

Overview

- Economic Damages:

Business Sales/Acquisitions
Commercial Contracts
Lost Income and Lost Profits
Personal Injury
Construction Contracts
Wrongful Death
Intangible Assets
Accounting Malpractice
Accounting Improprieties
Financial Reporting Improprieties
Trade Secrets
Tortious Interference

- Minority Shareholder Oppression and Shareholder/Partner Disputes
- Marital Dissolution: Business Value, Asset Misappropriation, Hidden Asset Searches, Support Determination, Active/Passive Appreciation, Asset Allocations, Defined Benefit Pension Plan Valuation, and QDRP Preparation
- Financial Improprieties in Accounting and Financial Reporting
- CPAs Conformity to Professional Standards
- Company and Individual Income, Gift, Trust and Estate Tax Matters & Disputes
- Stock Appreciated Rights Valuation

PROFESSIONAL ASSOCIATIONS

Member, AICPA
Member, North Carolina Association of CPA's
Member, North Carolina Bar Association
Member, Michigan Bar Association
Member, Charlotte Estate Planning Council
Member, American Bar Association
Member, Mecklenburg County Bar Association
Board Member, XPX Charlotte
Member, American Academy of Attorney - CPAs
Member, Association of Corporate Growth (Past)
Member, Society of Trust & Estate Practitioners (Past)
Member, Phi Delta Law Fraternity (Past)

INDUSTRY EXPERTISE

Agribusiness
Automobile Manufacturers, Suppliers and Dealers
Banking and Financial Institutions
Chemistry Laboratories
Clothing and Gift Retail Shops
Constructions: Residential and Commercial
Construction Product Supplies
CPA Firms
Data Science
Electronics and Appliance Stores
Educational Services
Educational Institutions
Mortgage Banking
Municipal Governments and Utility Services
Nonprofit Organizations
Private Equity, Hedge Funds, and Venture Capital
Professional Service Providers (Numerous)
Plumbing and HVAC: Residential and Commercial
Professional Team and Players (NFL, NBA & NASCAR)
Public Debt Offerings
Publishing
Real Estate Professionals, Development and Management; Commercial and Residential
Rental and Leasing Services

Electrical Wiring: Residential and Commercial
Employment Services
FinTech
FINRA – Broker Dealers and Capital Acquisition Brokers
Franchising
Government Contractors
Healthcare / Physician & Dental Practices
Horse Farms
Hospitality and Tourism
Information Technology
Lumber Companies and Timber Management
Manufacturing: Metal Fabrication, Apparel, Bakeries, High-Tech, Stone Fabrication, Wood Products, Cement and Concrete Products Agricultural Products, and others.
Registered Investment Advisors
Restaurants
Retail Trade: Jewelry, Electronics, Clothing, Toys, Gift Shop, Building Materials, Grocery and Others
Retirement Plans – Defined Benefit / Defined Contribution
Technology & Telecommunications Companies
Wholesale Distribution: Plumbing, Machinery and Equipment, Hardware and Industrial Supplies, Safety Products, Petroleum Products, and Others
Vehicle and Heavy Trucks Service, Parts and Body Shops
Warehousing and Storage
Waste Management and Recycling
Wood Products

EXPERT ENGAGEMENTS

Expert Witness Admissions

Corporate law, business ownership interests, gifting of business ownership interests, business ownership transfers, income tax matters and compliance, forensic accounting, gift tax reporting, and matters regarding marital and separate property.

Trial Testimony

- Shuaib Lakhany vs. Muniza Lakhany, Case No. 22-CVD-11144 in Mecklenburg County District Court; retained by Conrad Trosch & Kemmy, P.A. (Eric C. Trosch) for the Defendant; arbitration hearing concerning the determination of separate and marital property of several closely held businesses in a divorce proceeding. (2026 – *Arbitration Testimony)*

Other Litigation Projects

- Pre and post-divorce comprehensive financial plans
- Pre and post-sale of business comprehensive financial, retirement, and estate planning
- Wrongful death damages calculation and written report
- Personal injury damages calculation
- Business valuations for purposes of gift tax return reporting, M&A transactions and divorce
- Shareholder/Partner disputes
- Forensic accounting of residential and commercial projects
- Forensic accounting of multiple businesses
- RIA Negligence and fraudulent activity
- QDRO calculations and drafting
- Pension valuation

- Valuation of stock appreciation rights
- Divorce: alimony, child support, business valuation, divorce litigation, and marital versus separate property
- Executive compensation determination
- Closely held business owner compensation
- M&A transactions
- Commercial contract damage
- Lost income / lost profits
- Minority shareholder oppression
- Forensic accounting and fraudulent activity tracing
- Company and personal income tax matters and disputes including representing taxpayers against federal, state and city revenue departments
- Fiduciary litigation: Trustees / trusts, executor / estates, Registered Investment Advisors and Broker Dealers
- Patent infringement

COMMUNITY SERVICE

Present

Board Member, XPX Charlotte, 2022 – Present (Served as President in 2025)

Board Member – Junior Achievement of Central Carolinas (2007 – Present) – Chaired the steering, development, finance, nomination, investment, and planned giving committees over the years

Secretary, Kirkwall Point Homeowners Association, Inc. (2025 – Present; Served as the Treasurer in 2024)

Past

Treasurer, Kirkwall Point Homeowners Association, Inc. (2024)

Queens University Planned Giving Committee (2018-2020)

North Carolina Bar Foundation – Planned Giving Committee (2014 – 2016)

Women's Impact Fund – Served on the Education, Development, and Planned Giving Committees (2010-2016)

Board Member, The Entrepreneurship Institute (2006-2013)

Past Vice Chairman – YMCA Outreach Committee (2003 – 2004)

Volunteer Income Tax Assistance for the IRS – For the Hearing Impaired (various tax seasons since 1996)

Coordinated silent auctions for Junior Achievement, the Charlotte Symphony and the YMCA

Various fundraising efforts for Special Olympics, Habitat for Humanity, Reading for the Blind, and the Charlotte Symphony

CONTINUING EDUCATION

Cutting-edge continuing education completed for all credentials and in the areas of accounting, taxation, insurance, AI, business valuation, damages, forensic accounting, and economics; exceeding sixty-hours per year.