Dr. John Huggard is a sought after expert witness in securities cases and a nationally recognized speaker on the topic of variable annuities. Dr. Huggard is a retired university professor who taught law and finance courses at North Carolina State University for thirty-two years. He was a member of the University’s Academy of Outstanding teachers and was named an Alumni Distinguished Professor in 1994. He continues to write and do research at the University on topics that deal with variable annuities. He is currently the senior member of a Raleigh, North Carolina law firm that was founded in 1975. He is a board certified specialist in estate planning and probate law and limits his practice to consultation in the areas of estate planning and financial litigation. Dr. Huggard is the author of several financial magazine articles and books. His two most recent books discuss investing with variable annuities and debunking the myths surrounding variable annuities. He received his undergraduate degree and law degree from the University of North Carolina at Chapel Hill and his master’s degree from Duke University.