



SUMMER 2020 EDITION

# THE TOP 100 PEOPLE IN FINANCE

FEATURING DEEPAK PATEL, FOUNDER & CEO OF ADVISORLEARN.COM



Deepak Patel is helping financial and insurance advisors to get in front of more prospects and transform their practices using “new age” social media platforms.



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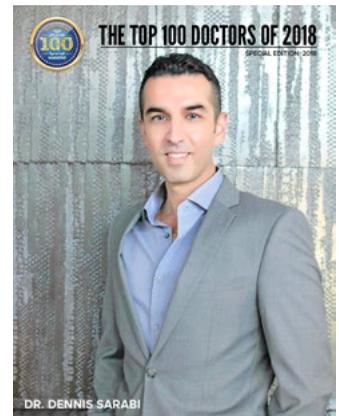
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The staff of *The Top 100 Magazine* would like to express their gratitude for having the privilege of working with the brightest, most accomplished and esteemed professionals in the finance industry.

Through the combined efforts of our account directors, writers, production staff, and artists, as well as the cooperation of everyone who is featured in this extraordinary edition, I believe we are presenting our greatest publication to date.

I know that our readers will be equally impressed by these stories and appreciate the tremendous fortitude, dedication, and perseverance of these individuals, along with the many sacrifices they have made in the pursuit of their dreams.

It is my sincere wish that each and every one of these amazing professionals continue to experience success and my pleasure to present *The Top 100 People in Finance Magazine*.

*Joseph Nunziato*  
CEO, Redwood Media

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# THE TOP 100 PEOPLE IN FINANCE

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# Featuring Deepak Patel

Founder & CEO of AdvisorLearn.com

Deepak and Archana are Helping Financial & Insurance Advisors to Get in Front of More Prospects & Transform their Practices Using “New Age” Social Media Platforms



## Tell us about AdvisorLearn.com.

AdvisorLearn.com was created to help financial advisors, investment and insurance, solve one big problem that is to “get in front of qualified prospects consistently” so advisors can help more people, and achieve their financial goals. We do that by using social media platforms and modern-day technologies that are very powerful and efficient to reach a large number of high-quality people every single day, and in some cases, fully automated.

## What is the big problem for financial advisors today?

The one big problem every advisor faces is to get in front of ideal qualified and interested prospects and generate consistent appointments. We validated this with over 700 advisor calls from our network of 10,000 advisors. Most advisors rely on “stone age” methods such as cold calling, door knocking, referrals, BNI chapters, networking events, Centre of Influence, seminar, buying leads, etc. These methods have worked, and can work, but are not efficient and do not create the best experience for the end customer.

## What mistakes are financial advisors making today?

There are many mistakes we see advisors make, but let’s talk about the top two. One, most advisors think that posting generic content provided by their company is a social media strategy. It doesn’t work. The second mistake, and a big one, that advisors and advisory firms make is the delusion of “outsource marketing.” They want someone else to do that work so the advisor can just do the meetings. While in theory that makes sense, but it practically fails most of the time.

## How can financial advisors use social media? Isn’t it regulated?

Great question. So there is no denying that the financial industry is very regulated and there are strict compliance rules when it comes to social media.

But that doesn’t mean advisors can’t use social media. The compliance is a gating process, and most advisors are allowed to use “enough” social media to get clients.

## How did you get started with this?

That’s an interesting story. Our background is in the technology industry, where I spent 17 years building and selling complex software to large companies. In addition, we have passion for investments and have our own private investment firm. We started our business to leverage online technology. While we were going through early-stage challenges, our financial advisor mentioned his struggle to find high-net-worth individuals. We created a social media campaign that generated over 100 leads quickly, and one of them had \$6 million in assets. We then validated this problem and solution with many more advisors. Then we just focused and built our platform AdvisorLearn.com.

## Who do you work with?

We work with individuals and firms that focus on investments, insurance, annuity, etc. Our clients range from brand new advisors, insurance agents to large firms with hundreds of millions of managed assets. We are also beginning to speak with some large firms that have thousands of advisors nationally. We are currently helping over 100 advisors and growing each day.

## What results have you seen so far?

Our clients are seeing great results. They have done several meetings with individuals who have \$250,000 to even \$6 million in assets, and have signed up clients. One advisor signed up her first client with \$1.7 million in AUM, asset under management, and she did \$4 million total in 7 months. One generated 312 leads of prospects with a minimum \$2 million investable asset. An insurance advisor closed 9 cases and \$30K commissions in 4 months and lot more case studies.



We want to lead the wave of transforming so-called “traditional advisors” to the “new age advisors” by providing them with modern tools and techniques.



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Our goal is to help advisors make six- and seven-figure incomes and help hundreds of individuals in a few years, not wait a lifetime to reach that level.

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#### **So, what’s the secret; how can financial advisors get clients using social media?**

It’s not so much of a secret but “art and science” to make all of this work. Social media can be complex, and we have developed a step-by-step process for financial advisors. It starts with creating a foundation on the target market. Then we get laser focused on two methods. First is an outreach method using LinkedIn and Facebook. Second is an inbound method using Facebook Ads to attract ideal clients and automate the whole meeting-booking process. We refer this to the “Nirvana campaign” in our program.

#### **How does the program work?**

We have developed a unique learning model to help advisors get the optimal environment to succeed. The program has two parts. One is the access to an online on-demand content portal that provides detailed implementation steps. Two is multiple support channels with weekly calls, email support, and community support. Advisors get lifetime access to both.

#### **What’s your vision, looking into the future?**

We are excited about the future for advisors who tap into this big opportunity of using social media and technology. We want to lead the wave of transforming so-called “traditional advisors” to the “new age advisors” by providing them with modern tools and techniques. Our goal is to help advisors make six- and seven-figure incomes and help hundreds of individuals in a few years, not wait a lifetime to reach that level.

#### **How can someone learn more about this?**

Our website, AdvisorLearn.com, is the best platform to learn what we do and how we do it. There is also free training, a book, demo, and several educational blogs.



Arthur Scutaro, Executive Senior VP, Project Management

**What advice would you give investors who experienced significant drops in their stock portfolios as a result of the coronavirus?**

This is the second time in 12 years that the stock market and US economy have gone through major downturns, which emphasizes the fragility of the financial markets and the critical role diversification plays in protecting and growing wealth. By diversification, I mean expanding beyond the traditional asset classes of equities, bonds, and fixed income securities and into hard tangible assets like real estate that throw off income and are backed with solidity. Remember, there can always be another pandemic too.

The purpose of diversification is to reduce the risk of loss. When risk is reduced, volatility is reduced. With lower volatility, an investment portfolio is more stable and predictable. So, rather than riding the waves of the financial markets, investors may enjoy the peace of mind that comes with the more tranquil waters.

**NRIA is one of the few sponsors that manages all aspects of the realty development continuum, which translates into more value and higher returns for investors.**

**Can you give an example of a portfolio that is well-diversified?**

The old diversification model of 70% stocks, 20% bonds, and 10% cash equivalent is far too risky and low performing for today's uncertain times. A safer, better yielding approach is 50% to 60% in real estate backed assets, 30% stocks, 10% bonds. Since real estate is a tangible asset, it does not lose value or fluctuate on a whim with market gyrations. It also isn't influenced by the global markets like stocks. Also note, when the values of stocks decline, real estate tends to do the opposite and rise. That fact combined with a history of long-term appreciation, and the potential for regular income, makes real estate a powerful diversifier for your portfolio.

**Which of the alternative investments are strongest now?**

When you evaluate the risk vs. reward tradeoff, real estate is by far the best performing and most reliable asset class hands down. It performs particularly well in bear markets and is an excellent counter position to stocks. A recent *Tiger 21 Survey* cited by *Bloomberg* showed that high-net-worth investors representing \$51 billion in assets had an average of 33% of their portfolios in private real estate investments, and that's before the arrival of coronavirus. The Harvard endowment carries over 50% of its investments in real estate exclusively. Wider accessibility to private market real estate investments also means the individual investor has new options that were previously only available to institutional investors. And well-chosen real estate holdings not only keep pace with inflation and maintain value, but they also offer investors tremendous benefits, from cash production to high returns and tax advantages.

### Can you get your real estate investment back when you want?

One thing you must keep in mind when investing in private real estate is that it's illiquid, which means your capital is locked up for several months or years. In exchange for this inconvenience, the investor is paid a superior return. The correct allocation of real estate truly depends on each investor's situation, which is a combination of their net worth and time horizon. At NRIA, our typical investment horizon is five years, but we allow investors an out at 30 months. The early-out penalty is a decrease in return, so instead of earning 18 – 21% annualized, the investor receives a guaranteed return of 12% annualized, still better performing than the stock market.

### How can you fix damage to your retirement account?

From the start of the Covid-19 pandemic, we said, don't liquidate your stock position – wait for them to return. That will require patience and a long horizon because it's going to be a slow claw back to previous levels. But that doesn't mean you should passively sit and wait either. We recommend that you find new vehicles to help recoup the losses. One way is to leverage *Provision 2202 of The Cares Act*, which allows virus-impacted individuals to borrow up to \$100,000 from their 401K or IRA without an early withdrawal penalty, which may be used for bills or to deploy in new, low risk, high yield investments like real estate. Taxes can be avoided if the borrowed money is put back in the 401K account within three years. NRIA is currently offering a unique program around *The Cares Act* that pays investors 10% monthly and adjusted returns of 18-21% over the term.

### Why NRIA?

When evaluating a private real estate offering, the sponsor's experience, know-how, relationships, and track record are top considerations. NRIA is one of the few sponsors that manages all aspects of the continuum, which translates into more value and higher returns for investors. NRIA's real estate equity side continues to grow as investors flee the stock market in the wake of coronavirus. In early 2020 we've added over \$30 million of new investment to our evergreen Class A Real Estate Fund, bringing the fund's total development value to about \$850,000,000. Investor historical returns have consistently achieved a 16-21% annualized return with a 3.4X equity and a 116% total ROI. Additionally, we have proudly helped many EB-5 investors pursue their dreams of permanent US residency.

### What's ahead – post-coronavirus?

No matter how serious and sad Covid-19 is, we will work through this because we are not quitters. Post-crisis our country will be wiser and better prepared for whatever the future brings, you can depend on that. One thing is for sure, savvy investors will have more tools in their investment toolbox and won't trust the stock market alone to build wealth and retirement funds post Covid-19.

Only real estate will offer the safe haven, hard asset alternative to protect our financial futures. There's simply nothing else as stable and valuable.



Glenn La Mattina, Senior VP of Operations



The NRIA Investor Team



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# Q & A | Arthur H. Kwan

As an investment banker, I have led the origination, negotiation, and execution of many investment banking transactions including: mergers, acquisitions, divestitures, initial public offerings, short-form prospectus offerings, private placements of equity, debt, and hybrid securities, restructurings, refinancings, and reorganizations.



## **Tell us about CannalIncome Fund.**

CannalIncome Fund is a private investment fund focused on the cannabis sector. We've been around since January 2018 and currently have 20 investments in our portfolio spanning across the entire value chain, including: cultivation, extraction, processing, ancillary services, and distribution. Some of our current and past investments include: American CBD Extraction, Evergreen Pacific Insurance, Green Organic Dutchman Holdings, High Tide, and Pineapple Express.

## **What are your primary responsibilities with the company?**

As the founder and CEO of CannalIncome Fund, I oversee all investment and divestment decisions made at the firm, as well as its strategic direction. That said, as a small firm, I wear many hats: I support fund raising activities for the fund, analyze potential fund investment opportunities, establish and maintain relationships with industry, trade and professional organizations to enhance visibility of the firm, etc.

## **Tell a little bit about your background in both investment banking and in the cannabis space.**

I began my investment career in 1997 as an investment specialist with TD Asset Management, one of Canada's largest asset management firms. Subsequently, in 1999, I moved to the investment banking department at Scotia Capital and stayed on the investment banking career path until 2015.

As an investment banker, I have led the origination, negotiation, and execution of many investment banking transactions including: mergers, acquisitions, divestitures, initial public offerings, short-form prospectus offerings, private placements of equity, debt, and hybrid securities, restructurings, refinancings, and reorganizations. Over my career, I have successfully originated, advised, negotiated, and executed on transactions with an aggregate value exceeding \$1 billion.

Late 2015, I did something entrepreneurial: myself and two other partners left our jobs and started our own advisory firm. We began advising private cannabis companies on private equity raises, capital structuring, and the go-public process. In 2017, we started investing in the space as principals and in 2018, I started CannalIncome Fund.

Currently, I am fully entrenched in the cannabis space and sit on the boards of directors of three cannabis companies: High Tide (CSE:HITI / OTCQB:HITIF / FRA:2LY), Newbridge Global Ventures (OTCQB:NBGV), and Stem Holdings (CSE:STEM / OTCQB: STMH)

I hold a Bachelor of Business Administration degree in finance from Simon Fraser University, a Master of Business Administration degree in international finance from Wilfrid Laurier University, the Chartered Financial Analyst designation from the CFA Institute, and the ICD.D designation from the Institute of Corporate Directors. I am also a graduate of the European Summer School for Advanced Management program from the University of Aarhus in Denmark.

### **Can you explain a little bit about your fund's investment strategy?**

In our fund, we currently have 20 portfolio companies. We returned 100 percent in 2018 and we were one of the few cannabis investment funds that actually posted a positive return in 2019. We're often asked what allows us to return 100 percent.

One of our strategies is to invest early with high-quality management teams at low valuations. We keep an eye out for opportunities to invest in the seed or friends and family rounds, well before a company goes public, and then we exit when it goes public, hopefully with a significant return on our investment.

Given the extreme volatility in the sector, we modified our investment mandate in 2019 to incorporate credit strategies, where we rank higher in the capital stack. For example, we currently have a strong bias towards GORRs (gross overriding royalties), senior secured loans with warrants, and secured convertible debentures with warrants. We like warrants as it gives us exposure to equity upside.

### **What makes your fund different from others in the industry?**

We have a broad fund mandate, so we are able to invest across the entire debt and equity spectrum for a company. Essentially, that means that we are not limited in the security in which we invest. Currently, we have investments in senior secured loans, units, common shares, and convertible ventures. In addition, our fund offers capital appreciation as well as a yield. This means we pay a six-percent dividend on a quarterly basis.

Finally, we get prolific private company deal flow. We see between 10 and 15 companies a week. For equity investments, we typically don't invest in public companies



as we see greater value in the private sector. We add value for our clients because we get access to private equity deal flow that an average investor may not have access to.

### **What would you say are the key attributes to the success of your company?**

One of the reasons we are so successful is our management team's tremendous experience in capital markets, investment banking, and asset management. For example, I have over 20 years of investment experience. Our CIO, Michael Zuk, was a former equity research analyst with TD Securities and Raymond James, and he was ranked as the top analyst in Canada. Our COO, Michael Young, has more than 17 years of experience in equity research, investment banking, and private equity.

Another key attribute is that we are very prudent about our investor's money as every single member of the management team, board of directors, and board of advisors are all investors in the fund. In fact, my entire family, including my mom, are investors. We have to be very diligent otherwise it'll make for unpleasant Sunday dinners!

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Over my career, I have successfully originated, advised, negotiated, and executed on transactions with an aggregate value exceeding \$1 billion.

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# Cameron Curriden



Cameron Curriden

“We’re in this for the long run; and what we do now will echo throughout the future and change real estate forever,” says Cameron.

When Cameron Curriden and Jacquelyn MacKenzie formed CJC Esteemed Partners, a Texas-based real estate investment firm, they had two goals—to leave people and the environment better than how they found them and to build the largest real estate company in the world, founded on the values of integrity, excellence, and growth. Cameron had built 3 businesses; very successful business using the same model before, and then went into the world of finance and then, together they formed CJC Esteemed Partners. They are well on their way to fulfilling both, with partnerships with large funds, entertainers, and athletes, and an investor network in the 100’s of thousands. New players in the game of finance, they’ve wasted no time making their mark in the state of Texas with a company that specializes in offering real estate investors exclusively curated off-market commercial and multifamily properties. With fresh eyes, determination, and

boundless energy, they are blazing a new path for elite investors to give them a competitive advantage and substantial returns. Their dedication to this mission has propelled the company, and its leaders, to extraordinary heights, with \$500 million in the first quarter of its existence. “We’re in this for the long run; and what we do now will echo throughout the future and change real estate forever” says Cameron.

With Cameron as CEO and Jacquelyn as COO, the two founded CJC Esteemed Partners in October 2019 in Houston, Texas, as an unconventional real estate investment firm. The company focuses on Class A, B and C multifamily and commercial real estate, locating, buying, and selling highly desirable properties before they hit the market, giving their clients returns in large off-market real estate investments. They take unique approach, with priority placed on finding ways in which to help both sellers and buyers get what they want and reach their goals. “People are caught in traditional ways and what they know in all industries. We use a new model. What sets us apart is we don’t go the traditional route. Each client’s needs are unique. There is always a win-win situation in every deal where everyone walks away happy, and to get there, sometimes you have to think differently, in a nontraditional way,” says Jacquelyn.

Comprised of a team of a dozen highly specialized real estate professionals, marketing experts, and attorneys, the firm caters to elite investors, asset managers, and funds who wish to place their capital with substantial and safe returns. “We have an unbeatable team. Our marketing team has worked with Nike, Apple, Under Armour, among other giants. Our attorneys create air tight contracts that allow us to do things unconventionally, while abiding by all state or country laws—and that is where we thrive. We can serve the buyer and seller in a multitude of ways, with integrity and excellence,” Cameron shares.

CJC Esteemed Partners started not long after Cameron and Jacquelyn met at a personal development seminar, where they found that not only did they share similar life journeys, but also that their respective experience and skills in real estate, sales, and project management were the perfect recipe for success. “We match up so incredibly perfectly. We both have extremely varied backgrounds and have done a multiplicity of different jobs and careers, and we know how to build businesses and improve existing businesses. That’s what we’ve both done for years.” Cameron explains.

At the time, Jacquelyn was a successful business owner, public speaker, and the author of the best-selling book *Jacquelyn – The Prophet of Profit*, a single mom who had risen from the depths of financial ruin after a divorce to the pinnacle of success. Long before this journey, she had begun her career as a 19-year-old receptionist for a construction management company. Through 11 years, she worked her way up the ladder from project coordinator working with engineers on large commercial and institutional projects to project manager for multimillion-dollar construction projects.

After taking time off to raise her growing family of three boys—and endure a divorce in the meantime—she knew she needed a job with the flexibility and freedom to focus on them, and the money to

support them. “When you’re going through all of this, you’re not at a high in your life. I had heard of Bob Proctor, and when the movie *The Secret* came out, I was intrigued. I started studying his material and then was mentored by him and became his number one consultant in the world,” she shares. With an entrepreneurial mindset and sheer determination, she entered the field of coaching with zero dollars to her name. “I came from nothing, I don’t have a fancy education, but I work hard. I went from \$400 to hundreds of thousands of dollars in a short period of time and have coached 1000’s of people since then. I later met Cameron at a seminar we were both at. He had heard about me and seen me on stages and eventually we crossed paths and he asked if he could fly to Toronto to take me out for lunch.” Getting into Real Estate was always a goal of Jacquelyn’s. She started studying how to create long term wealth and all of the experts she was studying were suggesting investing into real estate. She wrote it out on her goal card and started the process. “When you have the right mindset in place, you can accomplish anything. It’s the same principles that can be used to start anything, but you have to first get your mind right, then comes drive, then comes discipline.”

Cameron shared Jacquelyn’s drive to succeed, but he also shared a similar “rise of the Phoenix” background, propelling himself from homelessness to a millionaire in 18 months. After an average childhood, he started in the hospitality industry and house remodeling. When he dropped out of college in his first year, he took a position to run a marketing company in Florida, and helped it grow from 9 to 360 employees in four years. “It taught me a lot about people and human nature—how to distinguish when people say they’re going to do things and those who actually follow through” he shares. Through this time, he was wayward and didn’t have a lot of goals and direction. Then life took a dark turn. When this and an international investment job ended, Cameron found himself homeless for six months, living in a tent behind a Walmart parking lot and then a group home in Texas. “Not a great place to live,” he recalls.

The experience led to startling self-discovery and an endeavor that would change his life. “I took a deep look at myself and said it would never happen to me again—or the people I care about. I made the decision to become the best version of myself and live life as a deep expression of gratitude. I became extremely disciplined and learned persistence and went to work on building my character.” Determined to change his life, he worked odd jobs while living in the group home, and rode the bus and read about how successful people live. Then he discovered Bob Proctor—and would take the bus to the library to use the computer and read. He Googled ‘how to make money with no money’ and real estate popped up and the journey started.

Cameron’s foray into real estate stood as a burnt-down house that he bought under contract and sold to investors—while still homeless. When he realized houses weren’t going to get him where he wanted to be, he moved into commercial real estate. After six months, in 2017, he moved into a small apartment with nothing but an air mattress and the goal to earn \$100k a month. After two months, he executed his first deal and made \$128k, and his career took off, his first 18 months in real estate writing over \$100M in deals. He retired his parents, donated to his church and favorite causes, took his family on trips and



Jacquelyn MacKenzie

bought one of his dream cars and houses, as well as continued to develop his integrity, character and himself as a person. Once he had the money, he realized there is so much more to life than that. He learned about the world of real estate and investing through the school of hard knocks. “Failure is a big teacher. The business was born not out of existing knowledge of real estate, but a study of human nature, personal development and an unrelenting passion and drive to succeed.”

Hailing from inauspicious beginnings, some might call them an unlikely success story, some might see their triumphant rise as destiny, some might call their chance meeting the work of fate. But one thing is for sure—there is no stopping them now. CJC Esteemed Partners has plans to expand beyond Texas, with a development branch and the acquisition of more assets, asset management, and large partnerships to benefit not only their clients, but also those less fortunate. The company donates a percentage of every deal to nonprofit organizations and has been involved with massive humanitarian projects in Africa, South America, and other regions.

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# Q & A

## Christopher Struckhoff, MBA

Founder, Owner, and CEO



Described by both his clients and his colleagues as a dedicated advisor who personifies the creativity and business savvy of today's modern finance professional, Christopher Struckhoff boasts a wealth of experience and academic expertise. As the founder, owner, and chief executive officer of Lionheart Capital Management LLC, located in Irvine, California, Chris is driven to serve his clients in the areas of investments, financial planning, and portfolio management. His primary purpose is to address the individual needs of his clients in order to guide them in making well-informed financial decisions and to ensure that each client's investment portfolio is as strong as it can possibly be. We recently had the opportunity to meet with Chris and to ask him some questions about his background as well as his work at Lionheart Capital Management.

### **What do you do as the CEO of Lionheart Capital?**

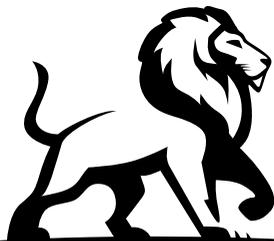
I am a new registered investment advisor (RIA) in California. I use a personalized approach and work directly with clients to help answer some of the difficult questions that keep them awake at night.

### **Tell us about your educational background.**

I received my bachelor's degree from California State University, Fullerton. I then enrolled in graduate school at Indiana Wesleyan University where I studied business administration and management. Once I graduated with my MBA, I enrolled in a one-year certificate program at the Columbia Business School in New York City. That is where I earned my investment and securities certification. I will be starting my own certified financial planning program in 2020.

### **What inspired you to become a financial professional?**

I was originally inspired by a family friend who worked for a large insurance company. He knew my family for several years, and he helped us with a few policies and accounts. Sadly, once I graduated from college and earned my investment and securities certification, I started going through all those insurance policies, and I realized that this family "friend" had been overselling us on products for all of those years. Not only did those plans have features we didn't need, but they weren't congruent with our needs.



**LIONHEART**  
CAPITAL MANAGEMENT

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At Lionheart, our focus is not necessarily on quickly growing or acquiring more assets under management. Instead, we are focusing on the service we are providing for our clients and on adding value. I believe that people will see and appreciate that effort, and this is how we will grow.

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**How did you respond when you found out your family had been misled?**

After making this discovery, I began talking to other close friends and family members and found that most of them did not have a legitimate fiduciary in their lives who could give them honest advice or who could help to get them into a better position. That's when I knew that I wanted to provide that honest advice and help people. So, I started my own company- Lionheart Capital Management. I specifically chose the RIA type of structure and registration because of the fiduciary requirement that is built into it.

**Tell us a bit about your company. How would you describe it?**

I use a broad approach when building the client portfolio. I am highly personalized and specific to every individual, and I complete a detailed risk assessment for each client. I also create and maintain individualized profiles to help clients understand the level of risk they are comfortable with and how that translates to return. We can then discuss any possible losses. With my approach, it is important to discuss potential losses up front in order to have a clear understanding with clients over whether they are comfortable with the risk and return scenarios presented to them. This is an essential part of the advisor-client relationship because understanding always circles back to trust.

**What makes Lionheart Capital Management unique?**

At Lionheart, our focus is not necessarily on quickly growing or acquiring more assets under management. Instead, we are focusing on the service we are providing for our clients and on adding value. I believe that people will see and appreciate that effort, and this is how we will grow. It is more important for me to work with like-minded clients who are open to our advice and to having working relationships. But, on the other side of that, it is also important for our clients to be open to building the trust that those types of relationships require. This is important because there are sometimes difficult conversations that need to be had regarding finances that most people don't like to have, so trust is necessary during those hard conversations. However, these are also the conversations that help people to better meet their goals.

**What did you do prior to starting your own company?**

After graduating from California State University, Fullerton where I studied cinematography and video production, I began working in the television industry as a master control engineer for KDOC-TV in Los Angeles. After a couple of

years, I decided that I wanted to shift out of the television industry and move into operations. So, I accepted a position as a sourcing and vendor relations specialist with Case Packaging Inc. In Riverside, California. I quickly worked my way up to business operations and strategy manager, and that promotion as well as my new responsibilities are what pushed me to pursue my MBA. Both my focus on business administration and management in graduate school and my experience at Case Packaging helped to further develop personal business approach. So, by the time I graduated with my MBA, I knew that I wanted to start my own company.

**What is your personal motto or saying?**

I am a professional who believes in our ability to build a bright future together.

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His primary purpose is to address the individual needs of his clients in order to guide them in making well-informed financial decisions and to ensure that each client's investment portfolio is as strong as it can possibly be.

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## Ande Frazier, myWorth

CEO and head of vision and brand at myWorth, Ande Frazier is working to change the industry. Her team is bridging the confidence gap between women and their money, giving them guidance through all of life's moments. myWorth is helping women find the financial security we all deserve, with Ande leading the way.

With a notable list of certifications and degrees- CFP®, CLU, ChFC, RICP, BFA™, LUTCF, CLTC, and securities licenses Series 7, 63, and 65, as well as being named as one of Bristol's Who's Who Among Distinguished Professionals and Executives, Ande easily shows her experience in her field of choice.

Ande began working in the financial industry over twenty-four years ago as a financial strategist, specializing in personal finance and wealth building for individuals and business owners. Her skills led her to become a prominent speaker and thought leader in the financial services industry; having coached and developed thousands of financial professionals.

After serving in various leadership positions throughout the financial services industry, including running a multi-million dollar fintech company, Ande felt it was time to do something that would make a profound difference in bridging the confidence gap between women and their money. She states, "a watershed moment is upon us and it is likely that history will remember this as the time when women found their voices and realized just how powerful they really are. As head of vision and brand at

myWorth, I can partner with women and coach them to harness their power so that the dreaded words of "financial planning" actually make them feel strong, secure and proud."

The financial industry has been great at telling people what to do with their money. And at myWorth, Ande wanted to take a different approach and ask women what they want from us. What do they need to know about their money and how can myWorth provide them with advice, education and resources to empower them to feel secure in making important financial decisions in their lives.

myWorth's communication style is simple. The brand represents our understanding that financial decisions aren't made in a vacuum. They are made in the midst of many other decisions and events. The myWorth team is made up of women who have experienced many of the things women are going through every day. This brand represents that together we can break down barriers and be the source for financial security throughout all stages of life.

Ande easily relates to her clientele, empowering women to take charge with their financial lives, and acting as an authentic, trusted, and motivated partner, who aids in protecting their financial endeavors. Her desire, as well as that of myWorth, is ultimately to make financial planning an engaging and fulfilling process for women, and with her long and fruitful history in the industry, Ande Frazier easily succeeds in doing just that.

For more information on myWorth check out [www.myworthfinance.com](http://www.myworthfinance.com).

# James Webster

Born and raised on Long Island, where he still resides with his wife and two children, James Webster developed his strong work ethic and business savvy at a young age. Starting out at 18-years-old, he managed various sales floors and amassed over a decade of experience in small business financing and payment processing. Today, James is the CEO and co-founder of National Business Capital & Services in New York where he utilizes his passion for the industry to help small businesses grow.

## Q Tell us about your background and how you got started in finance.

My first job was working as a stock boy for P.C. Richard & Son before I was even old enough to have a work permit. My neighbor was a district manager for the store, and he hired me to work on the weekends. After I graduated from high school, I took some business management courses at the local community college and moved into sales at P.C. Richard. I was 19-years-old when I became a department manager, and by the time I turned 20, I became manager of the Southampton store. I went into the management position hot and heavy, but it didn't take me long to realize that I had to earn the respect and trust of the employees. Southampton was unique in the sense that the store always performed well on its own, and the employees were stuck in their ways. Needless to say, those first few years in management were informative ones.

After I left P.C. Richard, I went into mortgage on the residential side. I led a small team of agents and rose to the top within the first few years. In fact, my company became incorporated in 2007, but I left shortly after because I saw "the writing on the wall" so to speak and wanted to get out before the mortgage crash occurred. Still, I gained a lot of experience, especially in mortgages, because I learned all the different faucets involved.

## What led you to start National Business Capital?

My partner, Joseph Camberato, and I started separately. We both had our own companies, but Joe's wasn't fully incorporated until 2008. For the first year and a half, we shared an office but ran our companies separately. However, once we discovered how well we worked together, we decided to join forces. Starting with only 50 people, National Business Capital was incorporated in 2010.

## Tell us about your company. What sets it apart from others in the industry?

At National, we take more of a consultative approach, and we offer unique services that most others don't. For example, we keep in contact with our clients on a day-to-day basis for as long as necessary. Other services that help our clients include

merchant services, utility pricing, and marketing services. We really are a full-service business, so a client can come in and get all the necessary services they need to operate their business in the same trusted environment.

National is also the only commercial lending institution that has ongoing coaching with clients. Customer representatives are available to walk clients through any number of processes on their smart phones. The growth we are seeing is so instrumental that we plan to do case studies on the effects of ongoing coaching provided by business owners.

## What is it like to be a team member at National Business Capital?

One of the most special aspects of the company is the culture. In fact, National was just named one of the *Top Places to Work in Long Island* by *Newsday*. Our team members are mostly a younger group, and they recently attended the "Deliver Happiness" seminar, which was expensive, but everyone learned a lot. Charity also plays a significant role in our company's culture as well. They participate in Feeding America, working with local foster kids, making food baskets, and other various projects throughout the year. We understand that our employees are our greatest asset, and we have always focused on them and what we can do to improve everyone's quality of work- while also having fun!

## What is your vision for the future?

National's vision has always been to help innovate the way entrepreneurs grow. Currently, their core business is 1.6 million per year. However, getting over that first million is really tough, and that is where most businesses plateau. Our goal is to get people to continue to grow their businesses and to get better at what they do, which gives them more opportunities.

## How do you adhere to that vision?

At National, we own the exclusive right to technology that allows us to stay in touch with our clients daily and to

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National's vision has always been to help innovate the way entrepreneurs grow. Our goal is to get people to continue to grow their businesses and to get better at what they do, which gives them more opportunities.



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One of the most special aspects of the company is the culture. In fact, National was just named one of the *Top Places to Work in Long Island* by *Newsday*.

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help them continue to grow their businesses. We are here for the longevity of the process. In fact, we have a whole retention team dedicated solely to our repeat clients. Our team members also come to work each day with one simple goal – to provide an easy and fast path to business financing. We realize that every business is different and has a unique need. Therefore, our team members listen carefully to each client’s story before connecting them with a lender in order to find the best option for each person’s needs. We also understand their time is valuable, which is why we developed a streamlined application process with limited paperwork, quick approval, and fast funding.

**How do you manage to maintain a work-life balance?**

My wife, Melissa, and I have two children. Our daughter, Lilyanna, is nine, and our son, Jameson, is two. Family is extremely important to me, so I try to be there to enjoy every moment possible without sacrificing too much for work. I’m an active member of the Long Island community, and of course, I feel a special connection to the local businesses. I also enjoy spending time outdoors, skiing, boating, traveling, and attending sporting events, but spending time with family comes above all else.

# Todd Sullivan, CO-CEO



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I started looking into the cannabis space, and its medical purposes, about two years ago, and joined Michael Scott at Cannapreneur Partners in 2019.

### **Tell me a little bit about your background.**

I've been an entrepreneur since I was 18. My first business was installing swimming pools in upstate NY during summers home from college. Since then I've always worked in entrepreneurial fields. In 2007 I started following my investment ideas online, which grew into a website called ValuePlays.com. From that, people wanted me to invest their money, and that led me to starting my own hedge fund. I started looking into the cannabis space, and its medical purposes, about two years ago, and joined Michael Scott at Cannapreneur Partners in 2019.

### **What drew you to the cannabis space?**

I saw it as an amazing business opportunity. It is a product in high demand. After doing a lot of research, I realized that we haven't even scratched the surface in terms of what it can do for people medically. Mike got involved in the space in 2016 because his mom suffered from PTSD and has severe episodes. They tried cannabis, and in less than a half-hour, she was a changed person. She has not had an attack since. It changed her life. Mike knew immediately that this sector was for him, and his experience solidified my own opinion that this was an opportunity to pursue. He's not only my partner at Cannapreneur; he's also the initial investor in a company called Nature's Remedy. They're one of the largest cannabis operators in the state right now, and they're a vertically integrated operator.

There aren't many other groups in the Northeast doing what we're doing and especially "how" we are doing it. We don't take fees from our investors; we win or lose based on how well they do. A lot of people have similar ideas, but take large fees and a lot of the profits. We don't do that.

### **Where did you start in the cannabis space, and how did that lead to Cannapreneur Partners?**

That's a funny story. I believed in the growth of the industry, and I wanted to get into the private side, but I didn't know anyone in the space. I had been researching for about a year and a half, and then last year, Cannapreneur Partners popped up on LinkedIn. The funny part is that are located just a mile from my house, in this tiny town! I walked into the office and said that I wanted to be part of this, and the working relationship has evolved ever since. Mike is a serial entrepreneur with eight successful start-ups and over 15 years of experience in wealth

management—he was in the top one percent of all wealth managers for Ameriprise Financial. I came in with my experience as angel investor and hedge fund operator.

### **Tell me about the company.**

Cannapreneur is a holding company. I serve as CO-CEO alongside Michael, who is the founder. We find the top one percent of entrepreneurs that we believe align with us strategically and synergistically, and we provide them money and backing to run a successful company. We're not looking for a quick buck; we're looking for a long-term relationship. Cannabis is federally illegal so banks don't tend to lend to these businesses, which means that these start-ups don't have access to traditional forms of capital. Typically, the only way for them to get money is from friends and family. That's where we come in.

We have capital to give to these companies. We vet them, and if it feels right after due diligence, we invest in them. We've created a 100-percent partnership model with our investors and entrepreneurs. Everyone wins or everyone loses, which is rare in the field.

### **What makes Cannapreneur unique?**

There aren't many other groups in the Northeast doing what we're doing and especially "how" we are doing it. We don't take fees from our investors; we win or lose based on how well they do. A lot of people have similar ideas, but take large fees and a lot of the profits. We don't do that.

### **You're involved in supporting women- and minority-owned cannabis businesses. Can you tell me more about that, and about some other interesting things you're doing?**

Yes, we are. Right now, we're working with candidates in the Women and Minority Business Enterprises, Massachusetts (WMBE) and the Massachusetts Empowerment Program to fund and help women and minorities open cannabis businesses. We help them bring their businesses it to fruition and allow them to achieve their dreams. This is very exciting and socially rewarding. We're hoping to create a template for this so that other states can use our model and strategy to help business owners.



# Lisa Ramsay

Founder, Senior Partner

## — Q & A —



“ We work to keep more green in your jeans and help you pay less taxes!” We work diligently to fulfill this promise. We put the client *first*—always.

### **Tell us about yourself.**

I've been in finance since the mid-eighties, and I've been a financial planner since 2005. When I started in the industry, portfolio management wasn't something that was available for the average investor, so I actually built portfolios for my wealth clients', which is how I started specializing in this area. I've worked with the provincial government, banks, and private industry and I've had the opportunity to sit on all sides of the table, so I have a unique client approach. I launched Trailane Financial in 2018 to bring my specialty and this approach to clients.

### **What is Trailane Financial?**

We are a full-service financial planning boutique firm that serves individuals, families and businesses. We incorporate risk management and wealth building through a solution-oriented, top-down approach. We work with our clients in a team environment to achieve the client's financial goals and dreams, we develop effective strategies, including tax planning, risk management, and savings and wealth management, estate and succession strategies all with a focus on flexible life planning.

We have five advisors who work with the client as a team or individually. Every time we sit with a client, we bring transparency, honesty, and integrity, and provide effective, professional planning. Our motto is, “*We work to keep more green in your jeans and help you pay less taxes!*” We work diligently to fulfill this promise. We put the client *first*—always.

### **What are your primary responsibilities?**

I'm involved in every aspect of the business. I work with clients, but I also keep the business moving forward and conduct training with the advisors, build relationships with our providers. I am the go-to. I'm janitor at the end of the night and financial advisor, go to guy during the day.

### **What is your company's mission statement?**

Trailane Financial is devoted to serving our clients with integrity, honesty, and professionalism. We provide quality, individual, and value-added services working alongside an internal and external team of advisors, legal, tax and other specialists to equip our clients with the most complete advice. We look

to build strong connections, create open interactions, and foster trustworthy relationships.

### **What does that mean to you?**

This means our clients come first what is important to them is the focus of our planning. We listen to clients and ask them a lot of questions to find out what is important to each of them—we plan for each client as uniquely as they are. Each client is treated as an individual and with the courtesy and respect they deserve. As a team, that is what we strive to do for our clients.

### **How do you and your team honor your mission statement?**

We do this by giving each client honest and effective planning through complete honesty and transparency. We do this by making sure the financial advisor and the client are a good fit. Trust is an integral part of the relationship. For example, if I sit down with a client, but we just don't click, I'll match them with another of our advisors they do click with. We do a thorough fact finding to make sure we understand the client's needs, goals and dreams and time horizon. Questions, questions, and more questions with lots and lots of listening and lots of notes. And we educate the client thru each step of our process.

### **What makes Trailane Financial unique from other firms?**

We are resourceful. As a small boutique firm throughout Alberta and Ontario, we do what is right for the client every time. We are big-picture thinkers; we find out the client's "why." The client may not always know, but once we help them articulate it, we can plan for them, and the client will stick to the plan because it is, truthfully, all about them. Everyone's idea about finances and wealth is different. We understand this. This approach helps our clients reach their goals, because it is about them, not what the firm is telling them to do to benefit the firm. It is always about the client and their needs.

Our advisor team is also unique. Each of us specializes in a very specific area. My specialty is estate and business succession financial planning, and wealth building. We have an advisor who has been specializing for years in health care, so he has a thorough understanding of insurance and is well versed in the area of medical underwriting. Another of our advisors is an immigrant, so he focuses primarily on risk management and wealth for new immigrants. One of our advisors focuses solely on families, and another specializes in small businesses and self-employed individuals.

We have five advisors who work with the client as a team or individually. Every time we sit with a client, we bring transparency, honesty, and integrity, and provide effective, professional planning.

### **How are you continuing to innovate to best serve your clients?**

First, we're introducing a robo-investing platform so that clients who want to reduce fees on their investments can utilize this tool, be self-directed, and have control over their portfolios. They are ETF portfolios, and this is a wide platform that covers the gamut of offerings. From conservative to high risk. Our clients can choose to have the ability to direct how they want their portfolios to look over time, so it is truly self-directed. Second, we're partnering with a U.K. firm to transfer pensions from the U.K. to Canada for qualifying recognized overseas pension schemes, QROPS. We are also partnering with a national lending firm that handles both personal, business and mortgage loans thru traditional, secondary and, nontraditional (angel investors, turnkey etc.,) avenues.

### **Can you share some activities you're involved with?**

I've taught for Junior Achievement, and I've done an interview with insurance experts. As a company, we conduct seminars—a business planning one called "I have to do what!?" and a risk management seminar on family insurance and "why it's a good thing" and "This isn't your Grandparents Insurance!" We are going to be launching a series of short videos that will address a wide range of topics that are current and relevant. We also post articles on relevant topics on our website and face book page. I also support local charity programs thru volunteer work.



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# John Stenner Hamel Jr.

Helping start-up companies develop their brands and bringing new products to the market is really interesting and important, but my true specialty is believing in the visions these companies have and trying to see that they come to fruition by helping them to raise the capital they need to make their dreams come true.



An accomplished leader with extensive and diverse professional experience, John Stenner Hamel Jr., acknowledges that it has taken more than his willingness to work hard to build a successful career. During our meeting with John, he explained that his family has always been his driving force.

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**Clearly, both family and career are important to you, so how would you define your personal mission?**

Lou Tice once said that “all meaningful and lasting change starts first on the inside and works its way out.” My mission is to live a blended life of family and work, applying ethical principles and trying to make a positive difference in the lives of others. Faith, family, friends are keys to my mission in life, and they always will be.

**You have a varied professional background. Tell us a bit about it.**

I’ve been lucky. I’ve worked for great companies, and have had wonderful mentors. Most recently, I spent 16 years at New York Life Insurance Company where I was responsible for developing the agenda and business content for incentive events and business conferences.

Planning memorable events for thousands of attendees demands strong project management, budgeting and scheduling skills. Fortunately, my professional “sweet spot” lies at the intersection of strategic and hands-on tasks.

New York Life is that rare company that truly is a family. At the heart of the company is a commitment to be there for their customers when they need them, whether today or decades in the future. They have delivered on that promise for 175 years. What an honor to be part of a legacy like that!

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### Didn't you work in banking for a time as well?

Yes, years ago, I went to a college alumni holiday party in Boston and met some people who worked at Chase Manhattan Private Bank. They asked me to come interview in New York, and I was offered a job with their Family office group, which serves ultra-high net worth families.

These clients have needs that go far beyond asset management. I gained wonderful exposure to how we could guide their philanthropic planning, not to mention wealth advisory, family governance, financial planning, trusts and estate planning.

### Did you remain in the same department the entire time you worked there?

Oh, no. Before long, I moved into financial planning, offering financial services to corporations and private clients. Then, I developed a business unit with another colleague, targeting the top 100 law firms in the U.S. and not-for-profit entities. When Chase merged with JP Morgan, I was working in the investment bank, and that led to the opportunity to join the New York Life Insurance Company.

### Tell us about your new company, Non Sibi International Advisory Consulting Services.

I started Non Sibi in September 2019. We work with organizations in all sectors, including non-profits, private companies and Fortune 500s. Our goal is to help our clients execute their marketing strategies, including planning and staging company events. I have a special interest in start-up companies -- helping them raise capital and launch their businesses.

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Lou Tice once said that "all meaningful and lasting change starts first on the inside and works its way out." My mission is to live a blended life of family and work, applying ethical principles and trying to make a positive difference in the lives of others.

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### Why did you choose the name Non Sibi?

In Latin, Non Sibi means "not for self." We believe in doing what is good for America, for our families, for our companies and for one another.

### How does Non Sibi help entrepreneurs launch new businesses?

Helping start-up companies develop their brands and bring new products to the market is really interesting and important, and it all begins with helping our clients raise the capital they need to achieve their dreams. I like to tell entrepreneurs that

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My mission is to live a blended life of family and work, applying ethical principles and trying to make a positive difference in the lives of others.

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nothing is more important than believing in yourself and your mission statement in life.

It is inevitable that we will confront many difficulties and hardships during our lives. When you face setbacks, you have to dig down and move yourself forward. The resilience you exhibit in the face of adversity – rather than the adversity itself- will be what defines you as a person.

### How is Non Sibi unique from other consulting companies?

Over the last four decades, I've worked in a variety of positions, and I've tried to build and cultivate relationships within each company I've represented. So, I bring years of experience, relationship management, and business development to Non Sibi and I think that's what gives our company its edge.

I know how to remain calm in difficult situations, and I have maintained the trust of all the people I have worked with. I apply all of this at Non Sibi when helping clients execute their own businesses.

### At this point in your career, what would you say is your specialty?

Helping start-up companies develop their brands and bringing new products to the market is really interesting and important, but my true specialty is believing in the visions these companies have and trying to see that they come to fruition by helping them to raise the capital they need to make their dreams come true.

**Non Sibi**  
International Advisory Consulting Services LLC

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Rockline Wealth Management is a Long Island, New York-based financial services firm built on 3 pillars: Reliability, Transparency, and Simplicity. With over 80 years of combined experience in advising clients on their financial needs, the team at RWM strives to provide an unparalleled level of client service and education.

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**Mark Rose**, managing partner of Rockline Wealth Management, has more than thirty-five years of experience in the financial industry. He began his career in 1983 at Thompson McKinnon, before accepting a role with Wells Fargo Advisors, as senior vice president/investment officer. It was during his time with Wells Fargo that Mark first met co-managing partner, Gabriel Gallante, and the pair first started to envision an investment firm that would focus on everything that was missing from the larger firms currently dominating the market.

Through Rockline Wealth Management, Mark has the ability to utilize his extensive experience in a way that complements those of his partner. He states, "It's a wonderful combination with Gabe. In a stagnant market, Gabe brings a youthful, alternative approach to wealth management."

Freed from the restrictions of a large wirehouse, Mark is now able to focus more on his clients. To that end, he has developed a signature method that prioritizes the specific needs of each unique investor. "I find that a hands-on risk management

approach that is based on education, transparency, and a thorough knowledge of the market and its fundamental shifts, ultimately results in the best outcome."

This philosophy has proven itself invaluable, as Mark has been instrumental in the refinement of the Firm's overall business acumen. By way of a very disciplined structure, Rockline has increased the level of attention provided to individual clients.

Mark's passion for helping people extends well beyond his professional interests. He is a public educator for multiple organizations including Northrup Grumman Corporation, GEICO, SUNY Farmingdale, and NYU Langone Medical Center, and served as president of the largest co-op in Suffolk County, New York. He has also coached various youth sports including basketball, soccer, football, and baseball.

Mark received his business degree from SUNY Fredonia. He currently resides in Commack, New York, with his wife of 27 years, Lisa. They have two children, Sara and Matthew, and they enjoy skiing, hiking, and traveling in their free time.



MARK ROSE



GABRIEL GALLANTE

**Gabriel Gallante**, managing partner of Rockline Wealth Management, began his career in finance as a summer analyst for the hedge fund, P. Schoenfeld Asset Management (PSAM). It was at PSAM, where he would be introduced to professional money management for the first time and where his hunger to learn about the markets began. Gabriel's first role as a financial advisor was a few years later at Wells Fargo Advisors, where he completed Wells Fargo Advisors' training program, earning the honor of premier new advisor. As his career continued to blossom, he earned the appointment to first vice president/investment officer for Wells Fargo Advisors. This position allowed Gabriel to develop his fundamental investment knowledge and expand his network of clients and industry resources.

In April of 2018, Gabriel and his co-managing partner, Mark Rose, founded Rockline Wealth Management with a primary objective of providing a full suite of wealth management amenities with a focus on client service. Recognizing that financial literacy was paramount to the company's success, the pair implemented strategies that would genuinely benefit their niche of clients which include business owners, high-net-worth families and corporations. Equipped with a proprietary "multi-generational planning approach," the Firm has also

realized the potential of alternate markets, such as recent college graduates, who can endanger their future security with the burdens of credit card and student loan debt. Through sound financial advisory and preparation, Rockline Wealth Management aims to significantly reduce these risks and implement their innovative approach to long-term investing.

Gabriel's primary role in these objectives involves the creation of strategic and tactical asset allocation models and reviewing their subsequent results. His proficiency and passion for providing clients with an unparalleled level of service, along with a relentless pursuit of intellectual growth, has resulted in stellar reputation, both personally and for his firm.

Gabriel attended Gettysburg College, where he received a Bachelor of Arts degree in organizational management. During his four years on campus, he maintained an active agenda of activities which included playing for the Gettysburg College Football Team. Gabriel currently resides in West Islip, New York, with his wife, Alison, a physics and chemistry teacher at Oceanside High School. Together, they enjoy spending time with their daughter, exercising, and trying new dining experiences. Gabriel especially enjoys martial arts and has trained in Shotokan Karate for over 15 years.



# Ray Abboud

After garnering over two decades of real estate experience, Ray Abboud has become a powerhouse in the industry. Due to his extensive knowledge and capabilities, he is not known for following the latest trends; he is known for creating them. As the founder and president of Cash Now, Ray has been featured on *Grant Cardone's Power Players* as well as on *Ask the Pro*. However, Ray's most important attribute is his genuine desire to help others, whatever their case may be.

Ray began his career in real estate in 1997 and soon discovered that many consumers required more than the sell of their homes; they needed to do repairs. However, he also found that most people do not want to go through the conventional selling process. Instead, they just want to get rid of their homes as they are. This dilemma ultimately inspired the idea for Ray's company called Cash Now. In such situations, he and his team purchase the houses from the sellers, complete the repairs themselves, and then resell them for a profit.

In 2009, the real estate market started to crash, so Ray purchased over 300 rental units at significant discounts because few people were buying. As a house flipping company, Cash Now was able to renovate and rent the units out to new owners. Since Ray still owns the properties, he is currently selling them to investors with double digit returns. Although Cash Now was started from scratch in Pennsylvania, it has rapidly expanded business into New Jersey, upstate New York, and West Virginia.

In addition to Cash Now, Ray also owns a Weichert Realtors office, located in his hometown of York, Pennsylvania. They also happen to be one of the top-producing real estate teams in the area. "I have assembled a team I am proud to work with; they're hardworking, persistent, and serious about getting the job done," says Ray. Whether at Cash Now or at Weichert Realtors, he and his team strive to give clients the homes they want and the personal attention they deserve.

Inspired by seeing the uprising of many popular platforms, Ray also founded a social media company called, *All Live Media*. Knowing the platform would be a successful tool because he had used it for his own companies, Ray leveraged and built it to help other businesses grow. *All Live Media's* slogan is "Be Known Through Your Phone." Recently, they partnered with Facebook on business page management, which is an accomplishment for any media platform.

As part of *All Live Media*, Ray is launching his own personal real estate program to teach people how to purchase and fund their own flips so they can ultimately build a rental portfolio or a passive company. Launching in March 2020, the program is called *Mastering the Art of the Flip 2.0* as Ray previously released a basic 1.0 podcast version, which was a hit. "2.0 is unique because this particular program is unlike any other in the field. It shows people what to look for, how to identify properties, how to identify the 3 major factors of a property when breaking down the costs, how to use social media to market, and how to get the most money out of the investment," says Ray. The program teaches beginners as well as those with real estate experience pre and post marketing as well as the mindset. Ray notes, "I love what I do, but mostly I love knowing at the end of the day that I helped someone get a little closer to their dream. That's what it's really all about."

**CASH NOW**  
WE BUY ALL REAL ESTATE

“ I have assembled a team I am proud to work with; they're hardworking, persistent, and serious about getting the job done. Whether at Cash Now or at Weichert Realtors, he and his team strive to give clients the homes they want and the personal attention they deserve.

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# Adam Fauvre

Vice President

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Due to his remarkable memory, attention to detail, exceptional drive, and superior analytical skills, Adam Fauvre has built a reputation as one of the most highly esteemed financial professionals in the San Francisco Bay Area. As a vice president with Robert Half Management Resources, Adam focuses on the development and retention of client relationships and execution of financial consulting and staffing engagements. He and his team assist clients in solving their business challenges by leveraging Robert Half's staffing and consulting methodologies, as well as providing thought leadership to executives and boards on a global scale.

Adam's first break into the finance field came when Robert Half placed him at a financial services firm, where he was responsible for back office operations for derivatives trading. Adam had wanted to become a securities trader since he was in high school, and he worked his way up to becoming a fixed income trader for five years before moving into the professional services industry.

Adam attended Saint Mary's College of California where he received his bachelor's degree in economics and business administration, as well as a master's degree in financial analysis and investment management. Adam played for four years on the SMC *NCAA Division 1* men's tennis team, helping lead the team to their first national ranking in school history.

According to Adam, the fact that he has a strong technical background in finance gives him the ability to build strong relationships with his clients. "Clients want to work with people they like and with people they trust. Clients trust me because I have a genuine understanding of their business challenges, and because I can provide them a level of service that is best-of-breed." Adam feels most rewarded in his career when he can provide clients and job seekers a significant improvement in the quality of their lives.

Adam also enjoys being involved in the local finance community by actively participating in several local professional organizations. In fact, he serves on the board of directors for two different organizations in the Silicon Valley; Financial Executives International and the Institute of Internal Auditors. Adam enjoys inviting his local executive contacts to networking and professional development events provided by the two organizations.



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Gui  
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“We’ve created software products to enable sales and marketing professionals to sell in a much easier fashion, and the accuracy of the data gives them the ability to address the needs of their customers.”

**Gui Costin** is CEO and founder of Dakota Funds Group, a third-party marketing firm that specializes in raising capital for active boutique investment management firms’ strategies. He is also a financial professional with a degree in communications, an authority on millennial consumers, and best-selling author of *Millennials Are Not Aliens*.

When Gui saw how technology and the unique buying habits of millennials began to change the investment landscape, his range of expertise and knowledge converged into a striking epiphany—he knew he had to create a way to reach the world’s largest, most decentralized generation. The answer was the founding of Dakota Funds Group.

“Many investment firms are struggling to reach millennial consumers, who are fast-paced, tech-savvy, self-educating individuals. They buy differently, invest differently, communicate differently than other generations,” Gui explains. “It is critical for firms to understand the digital buying behavior of the next generation and for the current generation to adapt to it in order to compete.”

Launched in 2006, in Bryn Mawr, Pennsylvania, Dakota Funds caters to sales and marketing professionals at investment management firms nationwide with a staff of 20 and a team of experts in understanding the digital world and millennial habits. Driven by the mission to make the job far easier for investment firms, the company has raised over \$24 billion for over 16 firms since its inception.

With innovation at its core and the determination to usher the financial industry into the digital age of communication, Dakota Funds has also developed two software products that serve both the buyer and seller.

The Draft Data application supplies institutional investor data to sales and marketing professionals to make their job easier. Stage Investor Network allows investment firms to upload content to a platform where their prospects or institutional investors can view that data.

“Most tech businesses understand tech, but don’t understand the nuance of raising capital,” Gui explains. “We’ve created software products to enable sales and marketing professionals to sell in a much easier fashion, and the accuracy of the data gives them the ability to address the needs of their customers.”

Throughout his 13-year career as a real estate expert, a financial professional, and an entrepreneur, Gui has experienced the impact of ever-evolving technology and a new breed of consumers. He brought it all to bear in Dakota Funds Group to help his clients effectively serve a new generation—and thrive as a result. “My entrepreneurial spirit drew me start Dakota Funds Group. Today, my expert team and I connect small to medium boutique investment firms with investors all over the country. Our mission in 2020 is to bring the investment management industry into the digital age, from a content and communications standpoint.”

# Ryan Merritt

## Branch Manager

With over 20 years in the finance industry, Ryan Merritt has built an esteemed reputation by paying attention to detail, attacking every problem, and getting the job done. Many of his clients have testified that they feel comfortable going to him because they know he is skilled and that he will not waste their time. In fact, Ryan credits his straightforward approach for much of his success. Throughout his career, he has been honest from the beginning about whether he will be able to do a loan for a potential client. Today, as branch manager of Northpointe Bank in Parsippany, New Jersey, Ryan continues to value the time and individual needs of all customers.

Headquartered in Grand Rapids, Michigan, Northpointe Bank was founded in 1999. Since that time, they have grown to employ over 700 people with locations in over 20 states. According to Ryan, the bank originates approximately \$2 billion each year between retail and wholesale mortgages. They also offer all traditional and conventional loans as well as an expanded suite of portfolio loans such as doctor mortgage loans, construction loans, and One-Time Close (OTC) loans. For these reasons, Northpointe Bank is listed as one of the *Top 50 Mortgage Originators in the U.S.* and was ranked among the *Top 10 Highest Performing Banks in the Country* for the past three years running by ICBA Independent Banker.

As branch manager of Northpointe Bank's Parsippany Loan Center, Ryan's primary focus is on the client base for investment properties, which is rapidly expanding. However, he also holds extensive experience in portfolio lending and in non-qualified mortgage lending. Since both are already large markets that are expected to grow substantially within the next few years, Ryan regularly works with these types of loans as well.

Before joining Northpointe Bank, Ryan held several high-level positions at various institutions. For seven years, he served as president and CEO of Rydia Investment Group Limited Liability Company in New Jersey. Prior to that role, he acted as the vice president of mortgage lending at Quontic Bank in New York. Ryan's other titles include managing director of residential lending and regional manager.

Although he received his certification in professional management from the University of Notre Dame's Mendoza College of Business, Ryan says that most of what he has learned "has been through trial and error and a lot of experience." He began his career as an originator in 1999, and after working for years in executive roles, he decided to change his approach and return "full-circle" back to originating. Today, Ryan is happy to have made the move from corporate to conventional, and at Northpointe Bank, he continues to be a strategic and creative leader who exceeds customer expectations and who supports the employees and community he serves.

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# JONATHAN TELGENER

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Founder & Head of Research

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“ Our brief and easily digested reports help our clients save time and money because we conduct expert communications with only the best experts, and we know the most salient inflection points on which to focus in each industry.



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After graduating from Clemson University in 2010, Jonathan Telgener joined SAC Capital Advisors in New York, where he held numerous positions and joined the firm’s internal fundamental research group. After the firm converted to Point72, he served as vice president of fundamental research and as sector head for industrials and energy. Jonathan credits mentors in his personal and professional life for instilling a strong work ethic and passion for research in him, which ultimately helped to prepare him for his current role. Today, as the founder of Channel Dynamics, LLC, Jonathan oversees the boutique firm’s research and general business strategy.

Headquartered in Denver, Colorado, Channel Dynamics is a newly formed primary research provider that currently services over 20 long/short equity hedge funds. Teams work remotely out of the United States, Asia, and Europe with the mission of building a best-in-class primary research product that delivers a unique value proposition to clients and that adheres to the highest compliance standards in the industry.

Channel Dynamics currently performs ~50 quarterly industry reports across industrials, healthcare, technology, media, consumer, and energy sectors. Jonathan explains, “Our brief and easily digested reports help our clients save time and money because we conduct expert communications with only the best experts, and we know the most salient inflection

points on which to focus in each industry.” CD’s reports allow their clients to improve hit rates during earnings season and to catch key performance indicator (KPI) inflections ahead of the competition. The CD research team also works to identify supply chain impacts and thematic investment opportunities related to global events such as IMO 2020, COVID-19, and African Swine Fever.

According to Jonathan, the two aspects that most set his firm apart from others are differentiated research and rigorous compliance. Differentiated research is based upon his team having strong relationships and domain expertise within the industries they cover. Jonathan explains, “Our team worked together at a top buy-side firm and benefitted from robust training in both research techniques and compliance best practices.”

Channel Dynamics also fosters the culture of working as a team. “We all have a strong passion for research, and the entire team cultivates a start-up mentality,” says Jonathan. We’re currently looking to expand our research team with a senior hire. Channel Dynamics understands the value of implementing both balance and flexibility into the daily work environment. “We have a cohesive research unit, a differentiated research product, and strong buy-side relationships that make for an engaging work environment,” says Jonathan.

# Leandro Vicuña, JD



As head of trust services, it's a privilege to build life-long relationships with our clients; I'm proud to oversee an incredible team of subject matter experts who truly care about clients and who apply selfless commitment to their needs.

With extensive experience in fiduciary law, risk management, business development, and investment management, Leandro Vicuña holds a proven record of success in leading growth-focused trust institutions. For over 15 years, he has provided trust and financial services for high net worth individuals, businesses, and non-profit organizations. As the managing director of trust services for the wealth management group at Fremont Bank, Leandro advises team members on how to deliver meaningful fiduciary solutions to clients. Not only does he enjoy offering his clients customized trust solutions to meet their unique needs, but Leandro is also passionate about serving his community.

Founded in 1964, Fremont Bank is one of the oldest independent, family-owned banks in California. It is unique in its commitment to build long lasting banking relationships with clients and to offer them friendly, personalized service. All 20 branches across the counties of Alameda, Contra Costa, Santa Clara, San Francisco, and Los Angeles are dedicated to giving back to the communities in which they serve. As a result, Fremont has been named a leading retail and commercial bank, a top California mortgage lender, an award-winning philanthropic business, and a Top Bay Area Workplace.

Leandro joined Fremont Bank in May 2018. As the managing director of trust services for the wealth management group, he and the trust administration focus on four core areas: estate settlement, management of trusts with real estate, administration of special needs trusts, and portfolio management. Leandro coaches and mentors his team on best practices and wealth transfer strategies in order to better serve their clients. In addition, he has implemented new strategic initiatives, expanded the footprint of trust services, and revitalized collaboration between the bank's internal partners to deepen relationships with their new and existing clientele.

In fact, Leandro's willingness and ability to take on a department's existing issues as well as the challenge of putting a new system into place is one of the aspects that sets him apart from many others in the financial industry. For example, when he accepted his current role, there were a lot of areas for improvement and various hurdles they had to overcome to get to where they are today. However, Leandro found the process rewarding and calls the team he built "fantastic."



He explains, "As head of trust services, it's a privilege to build life-long relationships with our clients; I'm proud to oversee an incredible team of subject matter experts who truly care about clients and who apply selfless commitment to their needs." It gives Leandro a sense of pride to see his team work collectively and to genuinely help one another to ensure that their clients receive the ultimate experience.

Leandro is a graduate of both the University of California Santa Barbara and Thomas M. Cooley Law School, where he earned a bachelor's degree as well as a Juris Doctorate degree. He has also been the recipient of numerous honors and awards including the 2013 *John Aguilar Award for Most Outstanding Business Leader in the Community*, *Special Congressional & Senate Recognition for Commitment to the Community in 2013*, *President's Club 2015-2016*, and *Above & Beyond Recognition* in 2019.



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# John Davi | Founder & CIO



that builds wealth management solutions focused on research driven, cross asset, and ETF portfolio construction. The company's specialties include investment management, outsourced chief investment officer (OCIO) and sub advisory services.

At Astoria, the team provides investment advice to clients and builds portfolios on behalf of their investors, financial advisors, and family offices. "Our team has an institutional background, as well as very complementary skillsets across distribution, operations, and research," says John. "These tenets help separate Astoria from our competition." While some people use mutual funds or individual stocks to build portfolios, which are tax inefficient, costly and could be more volatile, Astoria invests client capital using low cost, tax efficient, and liquid ETFs. Astoria believes ETFs are the superior investment management solution.

As the founder and chief investment officer of Astoria, John's primary function is to conduct macro and quantitative research and to head the investment committee, which is predominately responsible for allocating client capital. He utilizes macroeconomic models and cross-asset risk indicators with the goal of providing better risk-adjusted returns across varying economic cycles. John then works to find cheap asset classes where he believes the market will eventually realize the asset's potential.

According to John, another element that sets Astoria apart from other firms is the team's discipline and determination to go beyond their clients' expectations. They do this by following a strict set of objectives and key results (OKRs). John explains, "Our team knows we have a unique value proposition coupled with a militant work ethic. But we must go above and beyond our OKRs in a systematic fashion."

Astoria Portfolio Advisors is a frequent contributor to a number of TV stations including *CNBC*, *Bloomberg*, and *Yahoo! Finance*. Astoria's research has been featured in various online publications and podcasts including *CNBC.com*, *Wharton Business Radio*, *Inside ETFs*, *Financial Advisor Magazine*, *Reuters*, *RIA Channel*, *Joint Venture Events Group*, *Asset TV*, *Value Walk*, and *ETF Trends*.

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Our team has an institutional background, as well as very complementary skillsets across distribution, operations, and research.

John Davi is a renowned strategist and investment manager with 20 years of experience spanning across macro Exchange-Traded Fund (ETF) strategy, quantitative research, and portfolio construction. He began his career in 2000 at Merrill Lynch working in equity derivatives research. He then joined Morgan Stanley in 2009, where he spent the next 8 years developing ETF content and structuring portfolios for the world's largest institutional investors.

Throughout his career, John had his sight set on becoming an entrepreneur. He knew that his institutional research background was a unique skillset that gave him an edge in constructing portfolios. In 2017, John launched Astoria Portfolio Advisors LLC, known commonly as "Astoria." Headquartered in New York City, Astoria is an investment management firm



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# COREY SHEPHERD

Vice President, Real Estate

Corey is responsible for sourcing, underwriting, acquiring, arranging financing for new real estate opportunities, and growing Fengate's real estate business.

With a proven track record of growth, success, and thinking outside of the box, Corey Shepherd prides himself in being a man of integrity. Boasting over a decade of real estate experience, Corey has worked with some of Canada's largest developers and landlords. He is driven to win and adheres to the highest standards, both personally and professionally. Today, Corey serves as the vice president of real estate at Fengate Asset Management, located in Toronto, Ontario.

Founded in 1974 as a real estate investment company, Fengate's operations encompass asset management, real estate and infrastructure development, and private equity investments across North America and international markets. According to Corey, the firm is always looking for opportunities to expand and to diversify. They currently manage several real estate investment funds totaling over \$4 billion in aggregate capital under management, and they have been recognized as one of *Canada's 50 Best Managed Companies* since 2007.

As vice president, Corey is responsible for sourcing, underwriting, acquiring, arranging financing for new real estate opportunities, and growing Fengate's real estate business. Therefore, he oversees all deals from inception to completion and works closely with a strong team of real estate professionals on every aspect of the acquisitions, asset management and dispositions processes.

Prior to joining Fengate in 2019, Corey served as the vice president of Montez Corporation, an investment organization specializing in institutional real estate investment management. He got his start as a co-op student, while attending Dalhousie University, where he switched between work and school every four months. Before he graduated, he was offered a full-time job at



Montez as a financial analyst. For the next ten years, Corey grew in his role, and helped to grow the business. He wore many hats and was "involved in everything from sourcing and acquiring new assets, developing asset management plans, to enhancing those values and then disposing of those assets." Although he started as a financial analyst, he quickly worked his way up to vice president, and over a 10-year-span, the business grew from roughly \$300 million to \$6 billion in assets under management.

According to Corey, he has always had a passion for real estate because it is in his background. He comes from three generations of self-made true entrepreneurs, his father, grandfather and great grandfather, all of which he idolizes. His grandfather was a developer, and he learned a lot from his family. "My Papa has always played a large role in my life as a true mentor and role model in life, love and work ethic, which is where my passion for real estate originated," he says. He also credits his family for his unique personality, morals, and drive to get ahead. Throughout his career, Corey has worked to honor his great grandfather by doing what is right. In fact, the motto he lives by says, "It is nice to be important, but it is more important to be nice." Corey has learned that the only thing people really have in life is their name, so he takes pride in his name being his brand.



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# MICHAEL HAGEDORN

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Senior Executive Vice President  
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Michael joined Valley in 2019 as senior executive vice president, chief financial officer. Prior to joining Valley, he served as president and chief executive officer of UMB Bank and vice chairman of UMB Financial Corporation in Kansas City, Missouri. Michael leads all key finance and capital market strategies while working closely with the board and executive leadership team to define and execute all corporate plans and initiatives. He oversees financial reporting, business development, investor relations, planning and analysis, budgeting, investments, corporate treasury, product pricing, balance sheet management, and wealth management.

Michael earned a Bachelor of Business Administration degree in finance with a minor in accounting from Iowa State University. Michael is a graduate of the Wells Fargo College of Commercial Credit, the University of Michigan Ross School of Business Leadership Program, the Wharton School, University of Pennsylvania Executive Education Program, and Harvard Business School's Executive Education Program.

Michael is an active supporter of the local community, having served on the boards of the Kansas City Chamber of Commerce, Kansas City Streetcar Authority, Kansas City Downtown Council, University of Kansas School of Business, and several other philanthropic organizations. He was recognized by the *Kansas City Business Journal* as a *CFO of the Year Honoree* in 2009, 2010 and 2012 and by the *Des Moines Business Record* with their *40 Executives Under 40* honor in 2004.

“ Mike sees the opportunity in and embraces the inclusion of FinTech as part of Valley Banks's vision for the future. His entire career has been spent in the banking industry and his experience and expertise helps shape the company's growth. He believes Valley has an opportunity to continue to be unique as financial services evolve and change.

# Varnell Bien Aime

Owner and Managing Director

Varnell Bien-Aime is founder and director of Bien-Aime` Investment Group LLC and Wealth Builders International (BAI). BAI is a consulting and financial services company with its main focus on assisting enterprises in the Greater Charlotte NC region on capital markets activities, insurance, and wealth planning.

As a native of Westbury, NY, Varnell moved to Charlotte, NC, in 1996 to attend UNC Charlotte, where he majored in business management. Varnell is well-versed in demonstrating management best practices and is a natural leader, who has been repeatedly tapped in the workplace for commercial and operational leadership of key strategic initiatives. He spent nearly ten years in the management and financial services industry including working for Wachovia Securities and Merrill Lynch's prestigious *Professional Management Development Program*.

Varnell has managed a private fund with forex and futures as the security of choice to compete in the expanding customer markets. He has spent fifteen years studying and analyzing forex funds and will soon be one of the most sought-after traders in Charlotte Metro Area.

With such a unique experience and various roles he is currently working on his first published book. This financial literature will navigate his journey and lessons learned that enabled him to develop a mantra and a mindset that will help anyone who reads find a purpose and inspiration in staying the course. The book provides great foundational principles that will guide you through responsible financial decisions.

In the community, Varnell has been called upon to speak on numerous panels regarding financial literacy topics. In addition, he has been asked to facilitate and lead workshops at churches and other non-profits on wealth management. His passion is to educate and inspire everyone to reach their fullest potential. He is also one of the founders of the Mansa Musa Financial Literacy Camp, whose aim is to provide financial education and day trading training to high school students.

Varnell has been married to his wife, Alisha, for more than 10 years and has three children; Niccolaz, Nyjhol, and Nyomi. In his spare time, he likes to work out, go for walks, and play golf, when the time permits. He also loves to travel and spend time with his family and friends. Varnell lives by the motto that success is a journey not a destination.



**BAI** is a consulting and financial services company with its main focus on assisting enterprises in the Greater Charlotte NC region on **capital markets activities, insurance, and wealth planning.**

Bien-Aime Investment Group

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# Kevin McPhee



After graduating with a double major in marketing and finance from the University of South Florida, Kevin McPhee headed to Wall Street to begin his career in the financial industry. Although he started out on the brokerage side of the business, he later migrated into wealth management as a registered investment advisor (RIA). Today, he has garnered over 26 years of experience in finance and continues to work as an RIA at American Capital Partners as well as serving as vice president of wealth management for The Private Client Group.

At American Capital Partners, Kevin's primary responsibility is to work with high net worth clients in three different stages of life: investing and accumulation, retirement, and legacy planning. He explains, "Most of my clients are already affluent, having achieved a tremendous amount of success in the business world. Our goal is not only to expand our client's wealth but also, to preserve their wealth by having their money take advantage of different tax laws, preserving capital, and to benefit from the rules of compounding and dividend reinvesting."

Kevin also manages assets on behalf of charitable organizations, foundations, unions, and corporations. He explains, "I act as a fiduciary, constantly putting the needs and solutions of the clients first in working under the scope of the ERISA laws and defined contribution plans." For instance, as an RIA, he offers solutions in wealth management, utilizing syndicate types of transactions, which include but are not limited to initial public offerings and secondaries. Kevin says that his motto has always been that "it's not how much money you make but in utilizing specific risk management strategies and tax advantaged investments it is how much money you keep, how hard it works for you, and how many charities and generations will benefit from a concerted effort."

Kevin's ideology aligns with the company he represents. American Capital Partners (ACP) is a full-service investment firm, which was founded in 2002. Although its headquarters are located in Hauppauge, NY, it has additional offices in New York City, NY, Columbus, GA, and Atlanta, GA. ACP is a member of the Financial Industry Regulatory Authority (FINRA), the Municipal Securities Rulemaking Board (MSRB), and the Securities Investor Protection Corporation (SIPC). Its clearing firm is RBC Correspondent Services, a division of Royal Bank of Canada Capital Markets, LLC.

According to Kevin, the Royal Bank of Canada is among a small group of highly rated global banks which has been recognized time and again for its financial strength, market leadership, and philanthropic work. In fact, the company manages approximately \$1.5 trillion in assets. Investing in the markets is not effective with a one size fits all strategy. With direct access to countless analysts Kevin prides himself on building and structuring intelligent allocations, modeled portfolios tailored specifically for each and every client's objectives, tolerance for risk, time horizon and legacy planning.

In working one-on-one with his clients and their lawyers and accountants, Kevin institutes a long term investment management approach designed to seek competitive performance, while providing unparalleled personal service within a strong risk management framework. He specializes in strategic personalized portfolio management, all the while utilizing a broad array of investment strategies across traditional and alternative asset classes. Furthermore, on the private equity/venture capital sides, they were early investors in unicorns such as Facebook, Beyond Meat, and Airbnb.

Like the successful companies he represents, Kevin has also obtained numerous achievements. He has earned his *Series 6, 7, 63, 66*, and SIE licenses, in addition to both life health and annuities licenses. Also, while working with some of the largest financial institutions, he has consistently been awarded with various platinum advisor designations.

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# Ajay Kumar Jain

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Ajay Jain is the founder and CEO of AKVA Venture Holdings, Ltd. based in Toronto, Canada, the firm specializes in the acquisition of small businesses ranging in value from \$1 million to \$10 million. He is an entrepreneur, a dreamer. He is a business expert and a finance professional with a passion for his field. And with 16 years of experience across finance and operations—including mergers & acquisitions, investment banking, corporate and commercial lending, and operations—he was born for this unique niche. “My dream was to become an entrepreneur after watching my dad be an entrepreneur. Growing up, discussions at the dinner table between my dad and grandad were always about business. I knew always that I wanted to be a part of it someday,” he shares.

While the M&A and PE universe is saturated with firms focused on businesses valued in the hundreds of millions or billions, Ajay saw a need to serve the smaller, often-overlooked companies whose owners wish to retire or exit, but have no succession plan in place. He launched AKVA Venture Holdings in 2019, where he could bring to life not only his own dream of entrepreneurship, but for small business owners, their dreams of comfortably moving to the next chapter of their lives.



He is a business expert and a finance professional with a passion for his field. And with 16 years of experience across finance and operations—including mergers & acquisitions, investment banking, corporate and commercial lending, and operations—he was born for this unique niche.

“Not many firms look at companies in the \$1 million to \$10 million range. We do. We’re addressing a demand that exists in the small business space,” Ajay explains. “I started this company with the intent to acquire and grow these businesses. People, retiring business owners, are looking for succession planning. Their businesses have good cash flows and growth prospects, but they don’t have a succession plans in place or necessarily the ability to scale the business to the next level.” AKVA Venture Holdings acquired its first business last year—Take Us For Granite, a stone fabrication and installation business—and is in the process of acquiring a second business in the construction space.

While Ajay knew as a child that he wanted to follow in his father’s entrepreneurial footsteps, his path to getting there was not a straight line. After receiving his CA designation from the Institute of Chartered Accountants in India and his bachelor’s and master’s degree in commerce from the University of Madras, he spent the first three years of his career in accounting. He joined his dad in the hospitality industry for a year and a half, and then took a commercial lending position at a multinational bank in India, where he worked for two years before moving

to Canada in 2007 to pursue his MBA in finance from the University of Toronto.

After graduating, he worked for two years as an associate with CIB before joining RSA Canada in 2011 in the corporate development group working on M&A for the firm. Four years later, he pursued investment banking with Raymond James. “Investment banking was a long-time dream of mine, but after a year of doing it, I figured it wasn’t for me for the long term, so I went back into operations.” He rejoined RSA in 2016 as corporate business director to the CEO and subsequently became Head of BPO. His final corporate stint was with Munich RE two years later, until his entrepreneurial drive finally pushed him to acquire a small business of his own through his holding company AKVA Venture Holdings.

## Contact

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# Matt Beck

## Principal

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“There’s nothing like taking a commercial property that is contaminated, ignored, vacant for years, and revitalizing it back to an occupiable condition. Not only does it improve the community, it also cleans up the environment.”

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Chief Investment Officer, Matt Beck has been frequently described as an unorthodox thinker with the ability to utilize his knowledge and expertise to overcome the most complex challenges with environmentally distressed commercial real estate. Previously residing and owning a California-based real estate investment company, Matt has spent the past 20 years garnering first-hand experience in acquisitions, remediation, marketing, raising capital, legal standards, and sales. And in 2018, he decided it was time to pursue his dream in NYC, so Matt rebranded and relocated his real estate investment company and established Beck Investment Group in downtown Manhattan.

A privately held firm whose “success is measured by the quality of [their] relationships,” Beck Investment Group provides commercial banks with an exit strategy for their non-performing, environmentally distressed commercial property notes. “Essentially, I buy non-performing loans that are secured by commercial real estate with environmental challenges,” explains Matt. He is accustomed to expounding upon his ability as there are few environmentally distressed commercial loan purchasers. As a result, he has long-term relationships, mostly consisting of larger institutional banks, throughout the United States.

Matt’s goal is “loan to own” the assets that he purchases in order to ensure the best route for remediating the contamination and rehabilitating the property. His favorite part of the process is when he gets personally involved in the restoration of distressed assets. “There’s nothing like taking a commercial property that is contaminated, ignored, vacant for years, and revitalizing it back to an occupiable condition. Not only does it improve the community, it also cleans up the environment.” says Matt.

In addition to revitalizing distressed properties, Matt credits his work as a humanitarian for giving him the drive to succeed. One of his true passions in life is donating his time and resources to various charities. He has helped to build homes in Mexico and has also traveled to rebuild churches that were destroyed by the hurricanes in Haiti. Matt also volunteers in Uganda and Kenya, to assemble wheelchairs for the Free Wheelchair Mission, an organization that provides wheelchairs to the disabled. Another place that receives Matt’s support is Care Point Ministries, an afterschool program for children in South Africa and Eswatini. He is also actively involved in an organization, Many Hopes, which rescues girls from kidnapping and trafficking situations and provides them with care as well as an education.

Matt attended Arizona State University in his hometown of Tempe, AZ. He is also a member of several organizations, which include Turnaround Management Association, (TMA), Environmental Bankers Association, (EBA), Information Management Network (IMN), National Association of Industrial and Office Properties (NAIOP), and Special Assets Manager Association (SAMA).

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# Prem Itharat, Founder

“ I compare my approach to that of a gym trainer. Sometimes people need advice; sometimes they need accountability; sometimes a nudge in the right direction.

As founder of Pi Capital Management, a New York-based wealth management firm, Prem Itharat caters primarily to young professionals with the goal of helping them reach financial independence through financial advisory and planning services, portfolio/investment management, and financial education. He is a unique breed of financial advisor, serving clients with an in-depth approach that is equal parts analytical finance expert and financial coach and educator. “I compare my approach to that of a gym trainer. Sometimes people need advice; sometimes they need accountability; sometimes a nudge in the right direction,” he explains.

While the firm works with clients across the entire wealth spectrum, Prem believes the needs of these young clients continue to be overlooked by the industry. “Young professionals don’t get the attention they should from financial advisors, yet they can benefit the most from financial advice early on,” he explains. “My goal is to partner with them and get in on the ground floor and help them grow from the beginning; to start saving and investing now so that they can become financially independent. It’s really about setting the stage so that clients are less reliant on traditional sources of income – so that they can pursue their passions!”

After a successful 12-year career in the hedge fund industry, Prem’s desire to contribute more to the improvement of people’s lives drove him to launch a firm that would allow him to do so. His experience, along with an MBA from New York University’s Stern School of Business, allows him to build and manage complex and well hedged portfolios. As a community-minded champion of “overlooked” investors, he founded Pi Capital Management in 2014 so that he could serve people who are often neglected by the financial advisory behemoths. “In my previous job, I felt like I wasn’t making an impact. I started Pi Capital Management specifically to help families with a more personal approach and to cater to up-and-coming working professionals, who are often underserved and yet have the most to gain.”

Pi Capital Management offers a range of financial products and services to help clients generate passive income (income that can grow irrespective of their day to day work) and start growing their money early. As a financial coach, fiduciary, and educator, Prem is dedicated to serving the best interests of his clients—always. In support of this commitment, Prem runs every aspect of the business, serving as the single point of contact for his clients. In addition, the firm offers a financial coaching service, which offers advice from a holistic approach, covering a wide range of topics, from taking out a mortgage to whether to buy or lease a car. Starting at \$99 a month, clients benefit from unlimited access to this interactive plan and from personal responses to specific



questions. “I’m always available to my clients. They can ask me any questions at any time, and I will respond promptly.”

Prem’s commitment to community extends to his personal life. He actively supports many community organizations. Prem is chair of the American Red Cross Young Patrons Program of Metro NY North, an ambassador for the American Cancer Society Making Strides Walk, an executive committee member for Leukemia and Lymphoma Society Light the Night Walk, president of the PTA of his son’s school in Scarsdale, nominating committee member for Scarsdale’s school board, president of the Greenwich Young Professionals Group, treasurer for the Greenwich Rotary, and more.



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Ready to set up your free consultation? Schedule Here  
[www.picapitalmanagement.com/book-an-appointment/](http://www.picapitalmanagement.com/book-an-appointment/)

# Robert Snow

Robert specializes in wealth management, financial planning, retirement planning, municipal bonds, alternative investments, and 401(k) rollovers.



As a certified financial planner, **Robert Snow** has dedicated over two decades to delivering personalized investment planning services to clients. Whether they were beginning a relationship with his firm or broadening an existing one, he has consistently offered sound investment counsel based upon reliable research and a solid work ethic. Today, as senior vice president at Morgan Stanley Wealth Management in Houston, Texas, Robert specializes in wealth management, financial planning, retirement planning, municipal bonds, alternative investments, and 401(k) rollovers. However, his primary area of focus continues to be his commitment to provide customers with no less than superior service.

After graduating from the University of Houston in 1997, Robert moved to New York City to pursue his dream of working on Wall Street. He began his financial planning career with a private investment banking firm when he accepted a position in equity

research. He later moved on to money management and then to financial planning. Robert spent a total of 16 years on Wall Street before returning home to Houston.

In 2003, Robert joined Morgan Stanley and has been a valued team member for over 15 years. In addition to his title of senior vice president, he also serves as the portfolio management director and manages over \$600 million worth of investments. It is his responsibility to focus on the business owners and to help with the accumulation phase of their lives as they are making, remaking, or saving money. Then, he will later assist with the distribution phase when they reach their goal of obtaining multigenerational wealth and can spend what they have accumulated without continuing to work.

In fact, Robert's niche is working with business owners and corporate c-suite people. He has built an esteemed reputation for his ability to help clients understand how to use restricted stock in the most efficient way so they will have liquidity in the future. However, no matter who he is working with, Robert's focus is always on the client. "I don't manage money for a lot of people, so I can take the time to understand each individual client's objectives and family dynamic, which allows me to get fully involved in all aspects of planning," says Robert. This type of individualized service is more difficult for a regular advisor who manages numerous accounts. Therefore, Robert would rather be "in tune with the futures" of his clients "and what they're trying to accomplish" than to work with the masses.

In order to best serve his clients, Robert became a CERTIFIED FINANCIAL PLANNER™ and obtained license *Series 7, 31, 63, and 65*. He also holds the *Life, Health, and Variable Annuities License* as well as long-term care insurance. Because of his dedication, Robert was recognized by *Texas Magazine* as a *Five Star Wealth Manager* and was named *Executive of the Month* by *Net Pinnacle*.

Outside of work, Robert and his wife, Alexandra, are the parents of two beautiful daughters, Juliana and Victoria. Robert enjoys giving back to the community by volunteering at his daughters' elementary school. He is an active member of The Dad's Club, which raises money and helps maintain the school grounds.

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## CONTACT

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# Franck J. Litzler

## Wealth Management Advisor

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Franck Litzler is a wealth management advisor with Vontobel Swiss Wealth Advisors Ltd, part of the leading Swiss investment firm Vontobel. Franck is a Certified Trust and Financial Advisor (CTFA), a professional designation granted by the American Bankers Association. He is a financial expert who has dedicated his entire career to this specialty. He is also a trained legal mind with an MBA who holds a vast amount of knowledge, skill, and understanding in the areas of law, business, and finance. He draws upon his uncommonly broad perspective to advise high-net-worth families in the United States on global diversification of asset classes, risks, and jurisdictions. He serves a variety of clients, including generational wealth, self-made entrepreneurs, and C-suite executives. Based in the Greater New York City area, he concentrates on the tristate area, Boston and New England, and has a number of clients in Texas.

While Franck serves U.S.-based clients, his international experience spanning three continents, including Europe and Asia, and his ability to speak English, French, and Italian give him a unique edge. He focuses on advising his clients on their long-term investment goals, and on preserving and growing their wealth continuously. He brings them a global perspective, arming them with investments reaching beyond the U.S., and more diversified than they would find at more U.S.-centric companies.

He draws upon his uncommonly broad perspective to advise high-net-worth families and individuals in the United States on global diversification of asset classes, risks, and jurisdiction.

About his role of wealth management advisor, Franck says “I spend part of my time each day getting new clients, another part of my day is looking at markets, making sure client portfolios are adequately invested, and then another part is truly white-glove wealth management — being the point of contact for the clients and their family, their lawyers, etc.”.

Unlike most wealth management advisors who followed the typical narrow academic path to a career in finance or business, Franck’s sought the whole financial picture. His journey to gathering knowledge began with a bachelor’s of laws, specifically financial law, from the University of Luxembourg and a master’s degree in business law (Europe’s equivalent to



an American J.D. degree) from Paris Dauphine University, with a specialization in estate planning for families owning closely held businesses. After completing his legal training with an LL.M. from Indiana University’s McKinney School of Law, earned cum laude, he began his career as a wealth management advisor with Julius Baer in Zurich, Switzerland and then in Singapore.

After five years with Julius Baer, Franck moved to the U.S. to pursue his goal to become both lawyer and financier. He received his MBA from the prestigious Tuck School of Business at Dartmouth College, where he focused on finance, learning from world class academics including Professor Kenneth French, co-author of the Nobel Prize winning Fama-French portfolio management model. During this time, JPMorgan Private Bank recruited him for their New York City headquarters. He joined the firm as a Private Banker upon graduating with his MBA, and thrived in a team focused on ultra-high-net-worth clients. A few years later, when Franck was offered a position with Vontobel Swiss Wealth Advisors Ltd in New York City, he jumped at the opportunity. “I was very excited. The best way to describe it is I went back to my European roots and the Swiss banking industry that had trained me, while remaining in New York City, the financial capital the world. I saw this as an opportunity to come full circle,” he shares.

### Contact:

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# Brendan Yurik

Founder, CEO, and Director

With global experience as a research analyst, business developer, and financial advisor as well as \$2 billion in mining financing transactions throughout his career, Brendan Yurik is one of the most respected young leaders in the mining and metals industry. Today, he serves as the chief executive officer and director of Electric Royalties, Ltd., an emerging mining royalty company, headquartered in Vancouver, British Columbia.

Founded by Brendan in 2019, Electric Royalties (TSX.V: ELEC) is a newly public financing company leading the charge in the mining space to advance projects focused on financing mines that produce “electric” metals, which are set to benefit from a rise in demand as electric vehicle and battery production increases over the next decade. These commodities include lithium, vanadium, manganese, tin, graphite, cobalt, nickel, and copper which are necessary components for electrification. Since there is a lack of capital for mining, Electric Royalties offers financing opportunities in exchange for a percentage of the cash flow once the metals are mined.

Not only does Electric Royalties assist mining companies who could not otherwise finance their projects, but the company is also helping to perpetuate the Going Green Movement. By joining in the effort to produce more electric vehicles, rechargeable batteries, large scale energy storage, renewable energy generation technologies, and other applications, Electric Royalties is ultimately protecting the environment for future generations.

By joining in the effort to produce more electric vehicles, rechargeable batteries, large scale energy storage, renewable energy generation technologies, and other applications, Electric Royalties is ultimately protecting the environment for future generations.

Another aspect that sets the company apart from others in the finance industry is its business model. According to Brendan, royalty companies have on average the highest revenues per employee even compared to the top companies in the S&P 500 because royalty companies do not require a large team, there are no holding costs associated with royalties and general and administrative costs can be kept low. Brendan considers their current business model an excellent arrangement, especially since renewable energy is the fastest growing energy sector, and the production capacity of electric vehicles and batteries is slated to significantly increase within the next ten years.

Prior to starting Electric Royalties, Brendan held multiple business development and mining financial advisory roles with Endeavor Financial, Cambrian Mining Finance Ltd., Northern Vertex Mining Corporation, and King & Bay West Management Corporation. He was also the founder and CEO of Evenor Investments Ltd., a financial advisory group to junior mining companies for alternative financing, debt, equity, and mergers and acquisitions.

Brendan is an alumnus of McGill University in Quebec where he studied finance and graduated with a bachelor’s degree in commerce. He is also proud to be a committee member of the Vancouver chapter of Hockey Helps the Homeless. This is his fourth year to serve on the committee, and they have successfully raised over \$500,000 annually to help combat homelessness and support the homeless in Vancouver.



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**K**oorosh Farzad is the founder and owner of Masihi Financial Group, a leading mortgage brokerage and investment management firm, headquartered in Los Angeles, California. Under Koorosh's expert guidance, Masihi Financial Group has developed a simplified process to streamline the client experience, enabling a quick and pleasant transaction. By starting with a comprehensive analysis of their clients' finances, his brokerage is able to offer loans designed to meet the unique situations and needs of his clients.

Over the course of his career in finance, Koorosh has developed the skills necessary to be a top mortgage originator. His experience, coupled with the knowledge passed down to him from his father, Mehdi Farzad, who was a prominent real estate and mortgage broker with Re/Max Masters for over 30 years, can be credited for the reputation he has as a seasoned and competent finance professional.

Presently, in his roles as owner and broker, Koorosh is depended on to acquire new clients, maintain existing relationships, oversee staff, and continually develop the programs and services offered by his firm. Koorosh prides himself on his ability to match a client's unique needs with a lender and loan program that perfectly accommodates their budget, timeline, and long-term ownership goals. Usually, he can assist even those buyers who have challenging financing needs, self-employed borrowers that own multiple businesses; whether domestically or internationally, clients with complex forms of high income; discerning from their taxable income to the amounts deferred for future use, and helping them acquire properties in the multi-million dollar range. They also work with families who need to budget for a purchase down the line, helping them acquire the savings necessary to become homeowners, among other things. Masihi Financial

Group, under Koorosh's guidance, strives to give clients an individualized and personal approach, being with them from beginning to end and making sure they're involved in every step of the process. To ultimately help alleviate any of the fears that homeowners tend to deal with.

Koorosh is well known and highly regarded by both clients and colleagues, a success he attributes to an innate ability to address and overcome unexpected challenges. This is especially evident in his academic history. Despite the obvious benefit of his father's experience, Koorosh did not initially plan on a career in the finance sector. He was enrolled in law school when his father had a stroke and withdrew from the program in order to assist and support his family. Recognizing the flexibility and financial rewards of the mortgage industry, he transitioned into the field as a broker and within a few short years, opened his own brokerage. Koorosh has since built an impressive portfolio of loan transactions, which includes a \$7.2M deal he recently closed in Bel Air.

Masihi Financial Group has been ranked in the Top 10 for mortgage brokers in Los Angeles on *Yelp* for the better part of the last few years and ranked #1 for mortgage brokers in Downtown Los Angeles. Koorosh believes it's due to the detailed and expressive reviews his clients leave after closing on their transactions.



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## Scott Millimet

**“Working on client management and making sure we are always the client’s first call is our goal.”**

Scott Millimet is founder and president of Institutional Client Management, LLC, a firm that specializes in working with insurance companies and other institutions on client management techniques, sales techniques, building relationships, and transitioning from sales to client management to help businesses grow. After a 20-year career as a successful executive vice president, who led the team responsible for growing and servicing the insurance client base of one of the world’s largest asset managers, PIMCO, Scott launched ICM, LLC last year to serve a select client base with a client-centric approach. Subsequent to a career with one of the most successful asset managers, his focus is now on providing asset management expertise as a member of boards of directors, serving as an outsourced CIO/asset management professional, and consulting with institutions large and small on best practices in client management and sales practices. “I was looking to do something very different and very selective—building a concentrated client base of my own. I didn’t want a large number of clients, but rather a few with whom I could be very focused and highly collaborative,” he shares.

By building and managing a strong team, focusing on client needs, and developing relationships both internally and externally, Scott and his team built the business from five billion dollars to almost sixty billion dollars in assets over his 20 years with the firm.

Scott has an intimate knowledge of the industries in which his clients work—a critical asset in understanding clients’ objectives, their businesses, and forming successful partnerships. With 35 years of extensive experience in multisector fixed-income asset management and a record of developing successful strategic initiatives designed to drive revenue growth, business expansion, and enhance client relationships, he is an expert in both asset management and client management, grounded in the firm belief in the value of building relationships.

Scott initially retired from the industry in 2018, but it wasn’t long before his drive and passion for the field lured him back with the founding of Institutional Client Management. “I took some time off—six months—to clear my mind. Then a previous colleague asked me if I wanted to start an asset management company with him. I was very intrigued, but I wanted to stay with what I do best—working with companies to grow those businesses and manage those relationships,” he explains.

With a bachelor’s degree in economics and a master’s degree in agricultural economics and international trade from Texas A&M University, Scott moved to Chicago in 1982 to work at the Board of Trade, where he opened an agricultural options trading desk for Cargill Investor Services, and four years later, opened its Asia Regional Office in Tokyo. After a year, a government primary dealer asked him to run their Far East bond-trading desk, which he successfully managed and grew. After four years in Japan, he then returned to Chicago and managed the dealer’s Chicago Board of Trade floor operations on the financial floor.

Scott left Chicago in 1994 and moved to Boston to join a mutual fund company owned by New England Life Insurance Company. There he served as economic advisor, managed government mutual funds, and oversaw a large part of the insurance company’s general account portfolio, which served as the foundation for his insurance and asset management career. He joined PIMCO in 1999 to focus on growing the company’s insurance asset management business. By building and managing a strong team, focusing on client needs, and developing relationships both internally and externally, Scott and his team built the business from five billion dollars to almost sixty billion dollars in assets over his 20 years with the firm. He now uses the same skills and approach that led his PIMCO team and its clients to astounding success to do the same for his own Institutional Client Management clients. “Listening to each client to understand their unique goals, objectives and values to deepen relationships and to make sure we are always the client’s first call is our goal,” he shares.

Contact

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## Michael Castillero

Managing Director/Founder

StraightPath Venture Partners is a premier, boutique private equity firm, specializing in pre-IPO investing and startup venture capital. The New York City-based company boasts a management team offering over 100 years' of combined wealth management and investment experience.

Owner and founder, Michael Castillero aims to bring high-tech, high-growth investment opportunities to regular investors and brokerage firms, as such prospects are often only available to individuals with high net worth, professional investors, wholesale investors, or investment funds.

Since 2010, Michael has cultivated an impressive network within the pre-IPO, niche financial space, with strong ties to privately held companies in Silicon Valley. Such connections offer smaller investors the chance to get in on investments before others do.

Under Michael's hands on, pioneering leadership, StraightPath is at the cusp of the leading industry trends, affording private share access that allows its clients to invest early and realize potentially significant gains in a range of sectors such as cloud computing, software-as-a-service, social media, banking and biotechnology. By Year-End 2018, his firm will have been part of \$50-\$70 million in transactions to various institutions.

Michael brings over fifteen years of industry experience in different disciplines ranging from the trading of proprietary capital, commodities, equities, and bonds, REITs, variable contracts and venture capital.

Michael earned a Bachelor of Science degree in management, as well as FINRA certifications for *Series 7, 63, 65*. He also holds a life insurance license.



### Offering The Best Pre-IPO Venture Investment Services

At StraightPath Venture Partners, our reputation is based on our extensive investment experience, the integrity of our people, and the quality of our work. We are passionate about building relationships that provide value for our clients and the shareholders, customers, and communities they serve. Our management team has more than 100 combined years of experience in investment, offering you the best in wealth management and investment advice.

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## Russell Luce, RFC, LUTFC, FIC Founder and Senior Partner

With over 25 years of experience, Russell Luce boasts a diverse background in the financial services industry. He has held many titles including advisor, unit manager, assistant managing director, managing director, founder, and senior partner. Today, Russell serves as senior partner of Planning Legacies Financial Group.

However, Russell admits that he did not originally plan to be in financial services. He entered the work force as a military police officer and then went into construction after leaving the Army. Still, he considers his decision to move into the finance industry “typical” because his background was service oriented, and most of the insurance companies he worked with focused on customer service. Russell also notes that he comes from both a “blue-collar and white-collar background.” Therefore, he naturally prides himself in being a hard-working professional who “rolls his sleeves up to get the job done.”

In fact, Russell’s work ethic is evident through his multiple designations, which began when he became a registered financial consultant (RFC). He then went on to obtain the life underwriting training council fellow (LUTCF) designation as well as that of fraternal insurance counselor (FIC). Currently, Russell is in the process of becoming a chartered special need consultant (ChSNC).

From 1992 until 2007, Russell worked as part of “corporate America.” However, by 2008, he had grown tired of working for other people and decided it was time to strike out and establish his own company. He started Planning Legacies Financial Group as a sole proprietor and built a team of five to ten members with specific expertise.

For several years, Russell looked for a successor because the average age of a financial advisor is 56, and 82% do not have a succession plan. He knew he did not want to leave his clients without a capable person to take over his business when he retires. Fortunately, last year Russell found a young lady who fit his criteria and brought her on as his partner. He says that Tara Nolan is as driven and hard working as he is. She has been in the finance business for five years, her grandfather for 40 years, and her mother for 35 years. Altogether, Tara’s family has over 100 years of experience in the industry, which makes Russell feel confident that his clients will receive superior service for many years to come.

In addition to his new partner, Russell says that his group is unique because they look at things holistically for their clients. At Planning Legacies Financial Group, their expertise is special needs planning and senior planning, which includes Medicare, retirement, and income planning. Russell argues that it is essential to ask a series of questions in order to find out what is objectively best for each client. As a father of five children (two of whom are autistic), he has a vested interest in special needs planning, and he cares about the families who need it. Russell explains, “Money is not what drives me; what drives me is doing my job right.”

Russell says that his group is unique because they look at things holistically for their clients. At Planning Legacies Financial Group, their expertise is special needs planning and senior planning, which includes Medicare, retirement, and income planning.



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# Von M. Hughes

Partner and Managing Director

■ Von has now reached well beyond the walls of his office to share his research and experiences in his new book, *U.S. Public Pension Handbook: A Comprehensive Guide for Trustees and Investment Staff* (McGraw-Hill 2019).

Von M. Hughes is a partner and managing director in the Investor Services Group at PAAMCO Prisma. He is a member of the firm's executive committee and the global head of the firm's strategic advisory effort. Von has 17 years of experience in the asset management arena, buttressed by his education at Harvard Law School and Harvard Kennedy School of Government. In his role at PAAMCO Prisma, he works with institutional investors to determine what their investment portfolios need, and then helps to create customized solutions to satisfy those needs. Focusing on public pensions, Von works with investors on a host of pressing issues, from public pension policy and reform to changes in governance; from portfolio construction and implementation to the adequacy of investment infrastructures; and from fiduciary responsibility to the evolving nature of these fundamental obligations. He also actively participates in public pension trustee training exercises across the country.

Von has now reached well beyond the walls of his office to share his research and experiences in his new book, *U.S. Public Pension Handbook: A Comprehensive Guide for Trustees and Investment Staff* (McGraw-Hill 2019). Von has created this timely content for public pensions by leveraging his uncommon blend of knowledge in the areas of finance, law and public policy. The book has been very well-received by the marketplace, highlighting both the need and demand for this material. In fact, the book recently won a 2020 *Axiom Business Book Medal*, and has captured the attention of pension trustees, institutional investors, pension service providers, asset managers, academics, and students alike. Von is also the recent recipient of the *Council of Urban Professional (CUP) Catalyst Award for Finance*.

For both the investors he serves and the national audience of pension and finance professionals, Von brings to bear a valuable cache of skills, knowledge, and insight from both

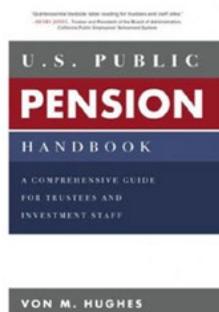


finance and law to assist public pension professionals with the complexities inherent to the area of public pensions. A highly-regarded public speaker, he often delivers keynote addresses and presentations, in both formal and informal settings, where he discusses public pension policy, portfolio, and reform in the U.S.

Von graduated *cum laude* with a bachelor's degree in philosophy from Yale University in 1991. While pursuing his law degree at Harvard, he served as editor for both *The Harvard Law Review* and *Harvard Civil Rights-Civil Liberties Law Review*, and was awarded MPP, with master's thesis honors from Harvard Kennedy School of Government. After receiving his law degree, Von began his career in M&A at Goldman Sachs, and later served as a vice president in their Equity Capital Markets Group before joining PAAMCO Prisma, where he's served clients for the past 17 years.

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**About the Book:** *U.S. Public Pension Handbook: A Comprehensive Guide for Trustees and Investment Staff* offers a full discussion of important public pension topics including: public pension history and current marketplace; DB, DC, and hybrid pension designs; actuarial valuation concepts; investment policy and asset allocation; relevant portfolio construction concepts; pension performance and portfolio trends; contribution policy; legislative oversight; governance and fiduciary responsibility; and the federal system. His book is the only “one-stop” public pension resource for new and experienced public pension fiduciaries, investment and administrative staff, service providers, investment managers, policy-makers, academics, and students alike. The book is currently available at Amazon, Barnes & Nobles, and other major book outlets.



# Richard Hillson

Co-Founder & CEO

Hailing from the United Kingdom, Richard Hillson is a graduate of the University of Nottingham, where he studied law before beginning his career with Barclays Wealth. He has since worked with a variety of companies as an investor, banker, strategic advisor, and board member, in addition to founding several companies himself. Richard co-founded Third Seven Capital, LLC and Third Seven Group, which owns the various Third Seven subsidiary companies.

Headquartered in New York City, Third Seven Capital is a boutique investment bank that serves both growth-oriented and middle-market companies. Richard and his fellow co-founder, Darrell Habben Jr., have successfully grown the company since its launch in 2013, and it is now equipped to handle a variety of corporate financing needs, including institutional and family office fund raising mandates, strategic acquisitions, and financing growth initiatives. In fact, Third Seven Capital's core practice consists of private placements, merger and acquisitions (M&A) advisory, and capital introduction.

As Third Seven grew, their off-market offerings in the alternative investment space expanded and attracted the interest of advisor groups, wanting access for their clients. This struck a chord with Richard, who has focused his attention for 2020 on working to eliminate the stigma and misunderstandings surrounding alternative investments. Richard recently founded a boutique investment consultancy called Hillson Consulting to address this gap in the market.

He works predominately as a consultant and advisor to wealth management firms, offering outsourced alpha, often by improving their alternative investment offerings. Richard has also been regularly writing discussion pieces on LinkedIn and presenting seminars and webinars about why alternatives are often misunderstood and neglected and how advisors can get access to the best of breed opportunities.

According to Richard, the educational element relating to alternative investments is key. "In a few of my pieces, I recently discussed how alternative investments are easier to access now; they're no longer just for the super wealthy. This is why it is crucial for advisors to take the time to educate themselves and their clients," says Richard. "The 3 key drivers for success in this segment are education, bandwidth, and access."

Essentially, Richard's mission is to help facilitate access to alternatives for investors and advisors through partnerships and education. His latest presentations and discussion pieces are available on LinkedIn for anyone who would like to further the discussion or for those who are interested in learning more about the alternative investment space. Please feel free to reach out to Richard via LinkedIn or via any option listed in his contact information.

“

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## Robert A. Gerner, CFA

Assistant Vice President, Financial Modeling

“ Our group is very unique in that not a lot of people know what we do. At the end of the day, we’re looking at the financial stability and health of the institution, of our membership, from not only a balance sheet perspective, but also a P&L perspective.

Robert Gerner is a chartered financial analyst and the assistant vice president, financial modeling at the United Nations FCU, serving more than 150,000 members in every country through its locations in New York, Washington, D.C., Virginia, Geneva, Rome, Vienna, Nairobi, and Entebbe. With a mind for finance and analytics, a passion for numbers, and the drive of an overachiever, Robert’s career in finance began when he was just 16 years old, and he now stands, at just 31 years old, as the organization’s youngest leader. With 15 years of experience, he and his group are responsible for managing the organization’s \$6 billion balance sheet, including a \$2.3 billion investment portfolio. “Our group is very unique in that not a lot of people know what we do. At the end of the day, we’re looking at the financial stability and health of the institution, of our membership, from not only a balance sheet perspective, but also a P&L perspective. As a credit union, we take into consideration the membership and giving back to the member as well,” he explains.

As a chartered financial analyst—a designation held by less than one percent of the firm’s staff—Robert heads the financial modeling group in its focus on asset liability management, forecasting, developing the annual budget and three-year financial business plan, and managing the investment portfolio that includes fixed income, equities, and options. “The other side of that is a \$3.5 billion lending portfolio, \$2.8 billion on the mortgage side, and slightly less than a billion on the consumer loans sides. We manage that balance sheet from a net interest income/margin perspective as well as a net economic value perspective,” he explains. His team is also responsible for pricing portfolios based on the current market rates and environment for specific undertakings, such as rolling out new products or building an office in another country. He also sits on the company’s asset liability committee as well as the pricing committee.

Robert began his career as a 16-year-old bank teller with JPMorgan, and quickly moved into private wealth management before UNFCU recruited him as an intern. When he started with the company, he would get on a 5AM train in the morning to go to work, then go to college at night as a full time student at Macaulay Honors College on a full-tuition scholarship in which he would get home at 11:30PM to do it all over again the next day. He graduated *summa cum laude* with a bachelor’s degree, with majors in finance and investment and a minor in mathematics, right in the middle of the financial crisis. That wasn’t enough for Robert. While continuing to work full time, he went on to study for the grueling CFA examinations, a series of three sequential examinations each offered once a year (except for level I which is offered twice) in which the passing rate is in the 30% range. Not only did Robert pass all three examinations, but he passed all three in his first attempt, an accomplishment in which only 10% of candidates achieve. With an innate understanding of the complex world of finance, he moved out of the investment field and into the financial analytical space as an analyst for UNFCU. He moved up from financial analyst to senior financial analyst to manager, and now he is the assistant vice president, where he uses his skills to not only promote the success of UNFCU, but to mentor individual employees and groups to help them succeed in their careers as well. Underlying it all is the Wayne Gretsky quote that drives him: “You miss 100% of the shots you don’t take.”

Robert’s financial acumen showed early in his career. “When I was younger, I went before the company’s strategic counsel and recommended transferring \$67



million from the lending production budget to corporate investments, the reason being we were in a low-rate environment, so I wanted to move the money into short-term investments as opposed to long-term mortgages and then ride the [yield] curve up,” he explains. The strategic council agreed.

A natural mentor and leader, Robert shares his knowledge with others outside of UNFCU, speaking at conferences and giving presentations around the world about what he does, covering topics of budgeting, balance sheets, and financial risk mitigation. In addition, he sits on a committee that approves grants for the firm’s foundation to donate to charitable organizations focusing on sustaining a path out of poverty for women and youths.

Robert is a true believer in an excerpt from UNFCU’s mission statement, “serving the people who serve the world,” and he shows up to work every day with that on the top of his mind in everything he does.



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# Alan Weinfeld, Partner



He is an independent thinker with an entrepreneurial spirit and a professional compass that points in the direction of his clients—and in the process has paved the way for career success.



**RIVERFRONT RESEARCH & CAPITAL MANAGEMENT**

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Alan Weinfeld is principal of Riverfront Research and Capital Management, a New Jersey-based portfolio management and financial research firm specializing in the TMT—technology, media and telecom—sector. With 24 years of experience as an equity research analyst and a portfolio manager, Alan focuses primarily on serving high-net-worth individuals and institutional investors. While his investment expertise centers on technology, his approach to the management of his clients' portfolios relies not solely on charts and graphs, but on the fundamentals, and an approach that shuns the herd mentality of the Goldman Sachs of the world. Alan's unique style has driven the company into the ranks of the top one percent of every rating service, with an astonishing 752 percent return over the last 15-year period.

"There has been a vast change in the industry since 2012, because of technology. People sit in an office and just stare at a bunch of computers and charts all day and think that tells them the performance of a business, so it's hard for many clients to make money the old-fashioned way. Good research used to be really rewarded—it still is, people just don't do it anymore," he explains. "I do. I go out and talk to the customers and partners. I attend industry and user conferences to get a better understanding."

Alan launched Riverfront Research and Capital Management in 2012, leaving behind a successful 16-year career to forge a different path—away from the rigid "Big

Box" financial behemoths, where his ability to best serve his clients was stymied by groupthink. "I couldn't stand being involved with hedge funds where I had all these great ideas, but I wasn't able to implement them or invest in them," he shares. "I do a lot of independent research, but they followed the herd mentality. One big firm, like JP Morgan & Morgan Stanley, likes a stock, so everyone invests in that stock. That is exactly when I don't invest in them. People usually push for the wrong reasons and do transactions that will make them a lot of money."

Alan's passion for finance and investing, and his philosophy to serve the interests of the clients over the interests of the firm, did not fit neatly into this herd mentality. He is an independent thinker with an entrepreneurial spirit and a professional compass that points in the direction of his clients—and in the process has paved the way for career success.

After graduating *summa cum laude* from UMass with a degree in business and finance in 1996, Alan joined Goldman Sachs as a financial analyst. In 2001, he cofounded Fulcrum Global Partners, the first independent research firm to serve clients in all relevant geographies—and the largest, most successful of its kind in the U.S. at the time, with over \$100 million in revenue. As a managing director and limited partner, he was instrumental in expanding research coverage in the software group and building the overall firm. In 2004, he served as senior equity analyst for Kaufman Brothers, Henley & Company, and Capstone Investments and as an assistant portfolio manager at Davis Capital Management before founding Riverfront Research and Capital Management.

In his personal life, Alan is devoted to community, and has worked with Habitat for Humanity for three decades in an effort to revitalize Newark.

# AGOSTINO MOSCA



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Since entering the corporate finance industry in 2006, Agostino Mosca has discovered his approach with clients differ from those found in a lot of other firms. Not only is he a managing partner of Pinnacle Accounting and Finance, but he is also an entrepreneur and started the firm with his business partner in 2009. Therefore, he has personally gone through many of the same scenarios his clients encounter. Agostino's own first-hand experience as a business owner helps him to have a better understanding of the creative and complex needs of his firm's clientele and to provide them with quality services both locally and internationally.

Headquartered in Calgary, Alberta, Canada, Pinnacle Accounting and Finance started from humble beginnings. The boutique firm was founded in April 2009 by Agostino and his business partner, who ran the business from his partner's apartment for the first five years of existence. Fortunately, the low overhead allowed them to save enough money to purchase their own office space in 2014, and the company rapidly began to grow from there. Today, the firm is expanding into the unit currently next to them and the now 6,000 square foot plus office will be in full operating capacity employing 20 staff members along with a partner satellite office that has been added in New York City.

In addition to growing their domestic base, Pinnacle has also carved out a niche for doing international deals due to their vast network of financiers and funding expertise. "Although we have lots of clients and contacts in Alberta and Canada, we have also completed and worked on files and deals on every continent. That is a big part of our continued future goals and growth as well," says Agostino. Few Canadian mid-size boutique firms like Pinnacle are making deals all over

the world, so the reach is important to team members and clientele with Pinnacle who have goals for further expansion internationally. As a result, they strive to be creative, to give themselves flexibility, and to never shy away on where they are going when a deal is involved.

As managing partner, Agostino is responsible for running Pinnacle's day-to-day operations, which consist of reviewing budgets, overseeing human resources, and making strategic decisions with the staff. He also works with his team in the mergers and acquisitions (M&A) and corporate finance department regarding engaged and prospective clients as well as building and continuing industry relationships with their Centers of Influence (COIs). Agostino explains, "From an industry perspective, we are generally agnostic and have done all types of deals with a wide range of clients, but we do a lot with heavy and light industrial companies/opportunities in the manufacturing space and have also developed other niches in the technology, software, AI, and robotics industries." No matter which space he is working in, Agostino stays involved in all the client files so that he is never detached and can make personal connections with his clientele.

During his time with Pinnacle, Agostino has helped to finance over \$500 million USD worth of deals in the corporate finance, private equity, and M&A industries in North America, South America, Africa, Europe, and Asia. He is the focal point for relationships with financiers and has brought in an environment of client and management skills that have translated to growth and success for his firm. Additionally, Agostino sits on the board of the Foundation for the Advancement of Entrepreneurship, which encourages financial literacy and entrepreneurship among the youth of Alberta, Canada.



# Michael Kotlarz

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As founding principal of Inference Ventures, Michael Kotlarz serves clients with the skill and experience gained over a successful 25-year career in institutional investments with unique expertise in technology and a reputation as a recognized thought leader in the space. Based in the Greater New York City area, the firm advises for, and invests in, companies to enable their businesses to utilize and benefit from important emerging technologies such as artificial intelligence, machine learning, and block chain technologies. As a former Oppenheimer Funds portfolio manager for eight years, he led a \$7 billion large-cap growth strategy and a group of sector specific analysts. His philosophy and process focused on technology, innovation, and capital discipline which is a quantitative quality metric that measures how efficiently companies deploy capital relative to their growth opportunities. “I have been passionate about technology since I was a little kid, and I was fortunate enough to make that passion my career,” he shares.

As a highly accomplished technology investor with a long track record of predicting industry value creation at major inflection points, and a unique holistic view of the markets and technology trends, Michael focuses solely on helping clients benefit from the value of technology. “I love tech and I love to learn, and there is no more dynamic sector than technology. But it is also important to know that the success is fleeting, so you have to be diligent, you always have to be looking for the next transformation, because disruption can happen quickly,” he explains. “I have covered all elements of technology over many cycles, so I’m comfortable with disruption because of my extensive experience in the space.”

Michael helps his clients understand the implications of current tech trends and the potential impact on their markets. Making the correct decision to ignore or embrace these technologies could have dramatic impacts on future corporate success.

Melding his passion for technology and finance, Michael founded Inference Ventures in 2017. As an institutional investor and portfolio manager for 25 years, Michael had the benefit of talking to tech titans and CEOs, Bill Gates and John Chambers among them, and had the benefit of learning how these thought leaders approached their strategies. He now provides that same wisdom to his clients. He has a holistic view of the entire technology ecosystem. This has allowed him to really understand a coming trend, and its importance, as well as the differentiation of the players in the market—“is a company succeeding in the marketplace because they’re ahead or is what they’re doing truly different and divisible.”

Michael helps his clients understand the implications of current tech trends and the potential impact on their markets. Making the correct decision to ignore or embrace these technologies could have dramatic impacts on future corporate success. One great example is AI. It has become a buzzword, but people do not understand the complexities and value of AI. The true value is in the enterprise data they are delivering to these complex mathematical models, because AI is essentially nothing without the data to learn from,” he explains. He also sits on advisory boards and helps venture capital run analyses on exactly what potential investments or start-ups have and how differentiated it is from competitors. He works with companies to understand where their value is, and then helps them create a business model around it and modifies existing business models to increase enterprise value.

Michael’s approach to everything in life is empirical. He doesn’t just assume something behaves or acts as it is commonly described. He thinks differently. He does the work to collect and analyze the data and usually finds that the answers aren’t often what people assume them to be. In his experience, he finds things are rarely a given. He used this unique process in his role at Oppenheimer Funds, and he tries to instill it in the companies and managements he works with today. “We were very early in understanding both the importance of the Internet, but also in understanding when the market’s perception of the Internet was ahead of its functional use, allowing us to step back at the right time. However, we also take note when market disproportionately penalizes market participants equally, even the advantaged players,” he shares.

Michael discusses two important trends that he sees now: “First, artificial intelligence and neural networks are an architecture that will have a lasting, durable impact horizontally across industries. Companies need to understand their own business data is the fuel for this and need to take advantage of it. Second, I believe that quantum tech is poised to have a breakthrough moment in the next few years, and that promises to be another transformational technology for many industries.”

# Dr. Thomas Michael Barnard

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As owner of Focused Investing - a coaching, training, and consulting firm for businesses and investors - Dr. Thomas “Mike” Barnard is the embodiment of high standards, determination and optimism. His motto reflects perseverance: “Where there is no struggle, there is no effort and therefore no progress!” He says, “I am efficient with my time and energy to ensure that I am always accomplishing tasks and improving myself”. My heroes are people like Bruce Lee, Muhammad Ali, Warren Buffett, Sam Walton, Henry Ford, etc. These people are all known for one thing and they rose to the top of their fields through continual improvement, persistence, dedication, and 100% belief in themselves.

“I invest my time and money back into myself, my education, my skills and abilities, my thought process, etc. I only watch TV just before bed, every minute counts and I want every single one to be productive.” Yet, there are always projects being put on the back burner. He says. “If you are not failing at anything, you are not attempting to do enough, and you are not forcing yourself to grow. Too many of us are told not to take risks, not to follow our dreams. I want to be the person that pushes those around me to be better and I want those around me to push me to be better. My clients are people who refuse to settle for being average, they are hard workers, dedicated to constant improvement”.

Dr. Barnard launched Focused Investing in 2018, backed by a cache of degrees and certifications in finance and investment analysis, discipline built from his military experience, and knowledge gained from careers as a professor and a financial advisor. His degrees are all focused in finance and he holds several alternative investment certifications as well. While he wields valuable experience in auditing, accounting, cost control, project management, and several other fields, his passion lies in understanding business value through fundamental and technical analysis. As a former proprietary trader with his own funds, he has learned to outperform the market by significant margins without taking excessive risks. Now he’s a successful business owner who uses his skills for the betterment of others.

Indeed, Dr. Barnard boasts a litany of academic and professional designations; however, the reason behind his founding Focused Investing was a simple, human one: “I like to build relationships and help people, and I enjoy financial market research and building valuation models,” he shares. I am a thinker, always breaking down complicated concepts into simplified steps or phases to see how it all works together.

Most entrepreneurs use intuition in many cases, and they know how to run their business, but they often do not know how to improve the value of their business over time. They do not track several return metrics and perform analysis. For example, determining ROA, comparing it to a peer group and industry average, and uncovering strategic advantages that drive it. They often do not know how to choose projects or investments based on net present value formulas. This means they may make a suboptimal decision and even large corporations are guilty of this. They do not find ways to position their company as an industry leader or achieve industry leading numbers. This is just a portion of what I do for my clients.

Dr. Barnard is not a financial adviser and does not sell financial products or make recommendations on investments, instead he offers financial



I like to build relationships and help people, and I enjoy financial market research and building valuation models. I am a thinker, always breaking down complicated concepts into simplified steps or phases to see how it all works together.

consulting and coaching in the form of research and education around how to invest in specific businesses. He teaches value investing methodologies to keep money safe while growing it aggressively. His main goal though, is to increase his clients’ financial skills and confidence. Understanding finance spills over into all areas of life such as interpreting contracts, understanding business models, and avoiding scams.

Dr. Barnard specializes in identifying very small companies that have proven earnings and cash flows in growing markets, valuing them intrinsically, and providing a report to his clients. His focus is always on reducing risk when investing, but also finding the best returns available for that risk.

The key is not to avoid failure but to limit losses in case of failure, learn lessons from the failures, and adapt to make failure a less common occurrence. He is also the published author of, *Focused Investing*, available from Amazon.

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Dr. Thomas M Barnard, Owner — Focused Investing

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# ALEX BOGUMIL

Owner and Principal Loan Originator



Alex Bogumil is a real estate expert with an entrepreneurial spirit who built an eight-figure business in three years—developing Capital Fundings, LLC, into one of the most sought-after, reputable firms in the Orlando area, specializing in buy, fix, and sell real estate loans—“fix-and-flip.” As the firm’s owner and principal loan originator, he leverages more than 15 years of experience and market expertise to make real estate investors profitable. Alex’s ability to build trust with his clients has garnered him the most five-star reviews of any lender in Central Florida and recognition as a *Top 25 Realtor*. “We want to help people with money and decisions, and really be a partner outside of just offering them money, which is a unique experience for our clients because the focus of most lenders is solely on the money. People view us as an extension of their team,” he explains.

Having bought and sold over 500 investment properties totaling over \$90 million, he has a keen eye for identifying profitable projects. He is considered a thought leader in the real estate lending space, funding hundreds of investments to aid in Orlando’s growth, and his insights have been featured in *Top 100 People in Finance* magazine. For Alex, at the root of it all are trust, integrity, and determination born from fatherhood. “I really credit my high level of integrity and grit from being a single father to my two children. I work diligently for their future, and for my clients, I work diligently to help them succeed in their lives,” he shares.

Alex founded Capital Fundings in his hometown of Orlando, Florida, in 2017, after a successful career in both finance and real estate with roles at Deutsche Bank, WFS Financial, and HomePro Realty. For 12 years, he built his skills in financial and capital markets and gained experience with investors. As senior treasury analyst with WFS doing \$6 billion in debt securitizations a year, he gleaned capital market insight, which equipped him with unique, valuable insight into understanding the capital markets.

His path to starting the company grew from his own personal experience as a real estate investor, which began in 2008, at the low point of the “fix-and-flip” market. He and a friend worked together with investment properties—finding, buying, and renovating single-family properties. Together, with over 20 years of experience and a tremendous volume of projects, they got to know many people in the market, and, having treasury experience, he began to lend the money himself. Then he noticed a gap in the real estate investment and lending industry.

“We were offering the financing alongside our real estate company and had tremendous growth every year. It was like an extension of the investment properties we were doing ourselves and selling to other investors,” he explains. “I saw it was an opportunity. To be blunt, the service of the other companies was terrible, the pricing was even worse, and I knew I could be better.” Alex is doing just that with Capital Fundings. With trust and partnership at its core, the firm serves clients across Florida, with its growing number of repeat borrowers and rising number of glowing reviews as testament to his promise to “be better.”

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# Charlo Jenkins

As an experienced construction manager who holds degrees in both real estate development and business administration, Charlo Jenkins is described by his clients as “a man who will go the extra mile to get the job done.” He has coordinated architects, engineers, design consultants, and contractors on a variety of development projects and has cultivated years of experience sourcing and underwriting multimillion-dollar projects. Charlo presently serves as the executive vice president of Development Service Solutions, LLC (DSS), located in Miami, Florida.

DSS is a boutique owner’s representative firm that was founded in 2004 by a team of experienced construction professionals who decided not to accept the usual frustrations of the development and construction process. Instead, they created a full-service construction consulting and project management firm that promises “certainty of delivery.” Charlo explains, “We are essentially owner representatives who thrive on efficiently managing even the most challenging projects. Although we manage additional professionals to assist throughout the stages of development, we never stop working until projects are delivered on time and on budget.” The team at DSS boasts decades of experience spanning the hospitality, commercial, institutional, multifamily residential, and governmental industries.

With only ten team members on staff, Charlo plays many roles as executive vice president. For instance, he recruits new clients and completes front-end underwriting and financial analysis work for all projects. From the beginning of each project, he provides DSS with the financial information and value of the potential development site. Charlo then helps with selecting design professionals as well as a contractor for the project. He is present from start-to-finish.

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**Charlo Jenkins is described by his clients as “a man who will go the extra mile to get the job done.”**

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According to Charlo, what makes DSS unique is that their team looks at their business through a lens of development instead of just construction. Therefore, they are constantly looking to add more value without drastically changing the product. In contrast, many other firms have difficulty managing the daily work involved in construction projects, so they try to change the entire system. Donald Kipnis, the founder and owner of DSS, was a contractor for 15 years prior to found DSS and always encourages his team to look for alternative ways to make a project successful instead of altering it completely.

Prior to joining DSS, Charlo worked as a developer for Bazbaz Development and as an investment analyst for Advenir. He also served in the military, where he became a recipient of the Navy and Marine Corps *Achievement Medal for Leadership*. After leaving the military, he chose to enter the field of construction management.

When he is not at DSS, Charlo serves as an alumni representative on the advisory board at the University of Miami. The school’s master’s degree program in real estate development and urbanism has become extremely popular, and the university brings in top professionals in development to serve on the board. He is also and candidate in the ULI leadership program, which engages with the community to



create platforms to help find practical solutions for challenging issues facing today’s urban, suburban, and rural areas.

Charlo also enjoys being a member of Make-a-Wish Champions based in southern Florida. The organization provides a platform that allows young professionals to come together to help make wishes come true for terminally ill children while also enhancing their professional network. Throughout the year, members host a variety of events and participate in fundraising initiatives. Charlo says that he plans to continue doing charity work in the future and helping to improve the lives of those around him.



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# CARLTON ANDERSON

## Private Wealth Manager



Whether a family's needs involve wealth preservation, assistance with philanthropic efforts, or help educating members on how to implement the family's values within the framework of their business, my job is to address the financial challenges that are hampering them from achieving their goals while also maintaining a high level of discretion and privacy.



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After dedicating almost 30 years to helping individuals and businesses meet their financial goals and objectives, Carlton Anderson has become a veteran of the finance industry. As a private wealth manager for The Dowling Group, his services include retirement planning, cash management, education planning, asset allocation, disability and life insurance, and estate planning. Many of Carlton's clients require sophisticated strategies and private wealth management services with an institutional process in order to solidify their long-term objectives. However, Carlton has always prided himself on being able to utilize his business development skills and financial expertise to provide clients with the best customer service experience possible.

Carlton began his career in finance in 1993 at Lehman Brothers where he advanced into trading mortgage securities and institutional sales. From there, he went on to hold numerous other professional roles including institutional equity sales associate at Goldman Sachs, managing director at Charles Schwab, senior financial advisor at Northwestern Mutual, financial advisor at Barnum Financial Group, vice president of investment at Janney Montgomery Scott, and financial planning specialist at Newman and Associates.

In January 2020, Carlton joined The Dowling Group whose open architecture allows the firm to do any

investments clients like without restriction. However, Carlton's role as a private wealth advisor does come along with multiple responsibilities. Each day, he recruits new clients through referrals and holds meetings with existing clientele to keep them updated on the market and to advise them on how to manage their investment portfolios. "Whether a family's needs involve wealth preservation, assistance with philanthropic efforts, or help educating members on how to implement the family's values within the framework of their business, my job is to address the financial challenges that are hampering them from achieving their goals while also maintaining a high level of discretion and privacy," explains Carlton. He strives to provide a level of service normally reserved for those with over \$100 million in investable assets for those with \$1 million to \$30 million in investable assets.

Headquartered in Greenwich, Connecticut, The Dowling Group was founded by Joe Dowling as a certified public accountant practice in 1979. A few years later, in 1984, the firm also became an independent registered investment advisor, which continues to work with clients on a fee only basis. Today, Joe remains on the Dowling team as principal and chairman while his son, Sean, serves as the second-generation president. The staff, comprised of certified public accountants, financial planners, and enrolled agents, works together to provide comprehensive wealth advisory, income tax, and asset management to individuals, families, and small businesses. Together, they tailor elegant strategies for creating and preserving the wealth of their clients through custom solutions.

# PUNEET SHIVAM

PRESIDENT



Puneet Shivam, President: Avendus Capital Inc, US  
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We understand the challenges of a technology entrepreneur in a global market place and offer global solutions that enhance value creation and realization. We believe that the future belongs to the disruptors, to the innovators, and to those who execute with aggression and consistency.

Puneet Shivam is the president of Avendus Capital Inc, U.S. and global co-head of the firm's Technology Services investment banking practice. He is also a member of Avendus's global Executive Committee which is the top decision-making body for Avendus Group and is on the boards of the US & UK entities. Avendus is a KKR portfolio company with offices in the US, EU, Singapore and India and is a leading provider of financial services with an emphasis on providing solutions in the areas of mergers and acquisition, capital raising, asset management, wealth management, and structured & SME finance.

Puneet has over 20 years of experience in the finance and banking industry. At Avendus, Puneet has been involved in transactions worth over \$2Bn covering sectors such as digital, AI, cloud, big data, e-commerce, business services and custom software development. He brings a unique perspective of an entrepreneur and having executed international transactions across countries such as Philippines, Germany, France, Ukraine, US and India, to deliver tangible impact to the firm's global clients. "We understand the challenges of a technology entrepreneur in a marketplace that spans continents and we offer global solutions that enhance value creation and realization. We believe that the future belongs to the disruptors, to the innovators, and to those who execute with aggression and consistency," he shares. Additionally, Puneet is setting up global fund raising for Avendus's asset management businesses spanning private equity, hedge funds and long-only funds. Avendus's asset management, which runs India's largest hedge fund, aims to leverage the country's high growth and vibrant public and private equity markets to deliver superior returns.

Prior to founding Avendus's US business in 2008, Puneet began his career at Morgan Stanley before moving on to Mitchell Madison Group and Andersen. He was one of the pioneers of establishing global operations for Fortune 500 companies and is recognized as the leading expert in the big data space. He subsequently helped co-found Inductis, a data analytics firm, where he served as a board member and head of management & financial services consulting. After the successful exit of Inductis, Puneet founded Avendus Capital Inc. (US).

Avendus's specialization in technology investment banking uniquely qualifies it to lead a global client base in both new and emerging technologies, including digital, mobility, cloud, artificial intelligence, blockchain, SaaS and cybersecurity. Puneet and the team of high impact professionals enable Avendus's client with their M&A and fund-raising needs through its deep network of global investors, strategics and sellers. Avendus's asset management businesses have been delivering impactful results for its investors through a suite of emerging market products and have won industry wide recognition. Avendus delivers these solutions through its highly reputed portfolio managers, backed by deep research, in-depth industry network and sophisticated risk management.

Puneet holds an MBA from the Indian Institute of Management (IIM-A), a master's degree in engineering management, and a bachelor's degree in EE from the Indian Institute of Technology (IIT-K). He also holds FINRA Series 7, 24, 63, and 66 licenses. He is a frequent speaker on the topics of entrepreneurship, and mergers and acquisitions, and is a guest lecturer at the Columbia Business School.

*\*Refer to the prospectus for product availability in various jurisdictions. This is not a solicitation.*

# Jenny Vipperman

Chief Lending Officer



Jenny Vipperman currently serves as the chief lending officer of VyStar Credit Union and while she has worked extensively in credit union lending management, her diverse background includes a wealth of other experience. After Jenny graduated from Virginia Tech with a degree in psychology, she spent several years working in the automotive sector. This auto industry experience helped launch her credit union career when she was hired by a local credit union to create an in-house dealer finance division. While managing a successful lending unit, Jenny continued her higher education, and in 2010, she earned an MBA from George Mason University. That led her to career growth in the credit union lending field. As VyStar Credit Union's chief lending officer, Jenny has a passion for not-for-profit work. Her mission is not only to help credit unions stay relevant but also to ensure they embrace changes within the industry and remain well-positioned to make a positive impact on the lives of their members and local communities.

VyStar is headquartered in Jacksonville, Florida, and has roots that trace back to 1952 when it was chartered by 12 members with a combined \$60 at Naval Air Station Jacksonville. Originally named Jax

Navy Federal Credit Union, the mission of the founding members was to offer a safe place for civil service and military personnel and their families to save and borrow money. Today, at over \$9 billion in assets, VyStar remains committed to serving all military personnel. It now has 59 full-service branches and an extended field of membership that includes anyone who lives or works in the 49 contiguous counties of Central to North Florida and four counties in Southeast Georgia.

Under Jenny's direction, VyStar takes a different approach to lending. Traditional lenders involve numerous manual interventions while making loan decisions, but VyStar sees lending as a science rather than an art. That is why the credit union partnered with Zest AI, which focuses on data-driven lending that results in more automated loan decisions. Through that partnership, VyStar, the first credit union to work with Zest AI, seeks efficiency and consistency in lending, in addition to having the ability to approve more members.

Rather than specializing, VyStar strives to be equally strong in all areas of business to diversify and best serve all members. "Over the past three years, the credit union has updated its commercial, mortgage, and collections platforms as well as all of its core systems in order to remain a tech-forward institution," Jenny says. With the help of those updates, as well as superior member service, VyStar has been ranked as Northeast Florida's top mortgage lender and auto dealer while also boasting a robust commercial and credit card portfolio.

Jenny has been with VyStar since July 2018. Her responsibilities include leading a robust team of consumer, mortgage, and commercial lending employees, managing the risk and profitability of the loan portfolio, and driving innovation in lending. That type of work requires focusing on each individual detail, and Jenny is proud of the work she and her team are able to produce. "Our team is data-driven, technology-focused and puts our members first by delivering non-commoditized products and services to create the best experience and value for our members," Jenny says. Each team member works to help VyStar deliver on that shared vision.

One of VyStar's organizational goals is to empower employees to give back to their local communities. Jenny has always had a passion for helping others and shares in that core philosophy. As an avid supporter of the credit union cooperative and nonprofit organizations, Jenny serves on the board of the National Credit Union Foundation, which is focused on providing financial wellness, education, and support for credit unions as well as offering them relief during natural disasters. Jenny additionally serves on the board of The Leukemia & Lymphoma Society. In 2019, The Leukemia & Lymphoma Society named Jenny *Woman of the Year* in Northeast Florida and appointed her to chair the 2020 *Man and Woman of the Year Campaign*.

“Our team is data-driven, technology-focused and puts our members first by delivering non-commoditized products and services to create the best experience and value for our members.”

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# RANDOLPH SHINGLER

Randolph Shingler is a dedicated fiduciary and CERTIFIED FINANCIAL PLANNER®. With over fifteen years of experience, Randolph's results-oriented philosophy and long-standing commitment to clients has been integral to his success. As founder and principal wealth management advisor for Green Arrow Financial, Randolph continues to lead his team members in constructing comprehensive financial plans that are customized to the unique goals of their clients. Randolph states that "Planning is incredibly personal. My team and I take the time to know each and every client so that we can create an exceptional experience and uncover all of their needs."

Although Green Arrow Financial is headquartered in Washington, DC, this firm serves clients all-across the country. "People everywhere want an experience that gives them control of their financial future, not just an advisor," he explains. As a result, the Green Arrow team gets to know their clients on an individual basis and help them to gain control over their finances by providing educational resources and seminars. Offered both in-person and virtually, Green Arrow's seminars cover common topics of interest such as financial literacy for millennials, wealth building for women, and asset distribution planning for retirees. Advisor, Katie Anderson, even leads a *Women, Wealth and Wine Series*, in effort to empower Green Arrow's female clients with education on specific topics that are relevant to them.

Randolph's primary focus is on empowering his advisors so they can best help Green Arrow's clients. He explains, "At Green Arrow, every team member shares a common passion to ensure our clients' needs are being met, and I realize an advisor can only provide what is available to them." Therefore, Randolph promotes a path for each team member to obtain their CFP® designation, providing them with ongoing support and development, while he remains on the front-end of the job by guiding clients through Green Arrow's holistic planning process. According to Randolph, investing in his advisors is the best way to invest in Green Arrow's clients.

The overall mission of Green Arrow is to provide clients with the freedom to dictate their level of desired involvement within their planning. "We strive to give our clients a feeling of control so they no longer have to lose sleep over financial matters and can ultimately spend more time living their dreams," says Randolph. He has thoughtfully brought on advisors that range in age as Randolph has made the transition from a sole advisor practice to a multigenerational financial boutique. The firm now boasts a full-service team with each member catering to different segments of the client base. "Each advisor has a planning specialty, and together our team enjoys making sure that every client is fully taken care of," says Randolph.

Another solution that Randolph is currently putting into place to assist clients in gaining more control of their finances is a financial security workbook. This is for clients and their spouses, or trusted contacts, to store tax records, insurance policies, investment accounts, wills, trusts, and other important documents in one secure place. The workbook guides clients through a checklist comprised of five sections, all for the purpose of ensuring that everything is accounted for in the event of a death or family emergency. Once their workbook is complete, the client receives "Green Arrow Five Diamond" status. This status lets clients and their loved ones know they have records in place and helps provide them with the necessary peace of mind to worry less and live more.



Randolph Shingler uses Green Arrow Financial as a marketing name for doing business as representatives of Northwestern Mutual. Green Arrow Financial is not a registered investment adviser, broker-dealer, insurance agency or federal savings bank. Northwestern Mutual is the marketing name for The Northwestern Mutual Life Insurance Company, Milwaukee, WI (NM) (life and disability insurance, annuities, and life insurance with long-term care benefits) and its subsidiaries. Representative is an Insurance Agent of NM and Northwestern Long Term Care Insurance Company, Milwaukee, WI, (long-term care insurance) a subsidiary of NM.

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# Ramy Dimitry

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There is a lot of data analytics that goes on in this process. It is critical to our business because it involves what customer segments we're attracting, what customer behaviors we are seeing, which offers and incentives would be relevant to our customers, etc.

Ramy Dimitry is chief revenue officer for Tangerine, a subsidiary of Scotiabank, the leading digital bank in Canada, headquartered in Toronto, which offers an array of everyday banking, lending, and investment products. With 17 years of experience in banking, tech and consulting, he is responsible for all product areas of the bank, which includes the deposits, lending, credit card, and investments, as well as digital sales.

As a leader, he is a unique combination of an analytical mind with an affinity for people, who believes that the greatest success comes by matching the right data with the right people. “I am a very data-driven individual, very quantitative in nature. But at the same time, I'm very people oriented. What I do is based off data and relies heavily on facts, but I also focus on the team and how to build together as a team versus a top-down approach.” he shares.

Ramy joined Tangerine in late 2016 as CFO, after serving for two years as vice president of strategy for Scotiabank. In early 2019, he assumed the role of Tangerine's CRO, where he focuses his ongoing efforts on improving consistently both the business of the bank and the experience of its customers. His efforts are centered around 3 key areas; 1) building and strengthening the product shelf and value proposition, 2) enhancing the customer journeys and flows, and 3) driving deeper relationships with customers by having more Tangerine products and services in their hands. With his eye on the business, he works to drive the bank's P&L by understanding the broader economic and competitive

environment, and evolving consumer preferences, and responding to it by building new strategies to satisfy customers' needs and drive revenue and profit across all product areas.

Informing every process, every strategy, and every decision he makes is one key area that underlies it all—data analytics. “There is a lot of data analytics that goes on in this process. It is critical to our business because it involves what customer segments we're attracting, what customer behaviors we are seeing, which offers and incentives would be relevant to our customers, etc.” he explains.

Before joining Scotiabank, Ramy worked for McKinsey & Company, the *#1 Management Consulting Firm* in the world, where he counselled the top management of *Fortune 500* companies in North America, Europe, and Middle East for six years. He has an extensive international experience, having lived and worked in multiple countries, including Egypt, France, Greece, Algeria, US, and Canada. This has shaped his leadership experience, allowing him to lead multi-cultural teams effectively.

He holds both a bachelor's and master's degree in electrical engineering. Outside of the office, he is an active supporter of his community, serving on the board of two NGOs, including Junior Achievers, a multinational organization focusing on preparing students for the workspace. He is married and have 3 young girls, who he cherishes spending time with.



Ramy Dimitry, Chief Revenue Officer

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# Matthew Krivonak

Senior Partner & Executive Vice President

Matthew Krivonak is executive vice president and financial advisor at Key Wealth Managers. With approximately \$400 million in assets under management, Key Wealth Managers partners with Woodbury Financial, part of The Advisor Group, the second-largest network of independent advisors in the country. As executive VP, Matthew is responsible for company strategy and processes, long-term planning, and workforce management, in addition to managing his own portfolio of clients. He has 15 years of experience as a financial professional and banking leader, and holds Series 7, Series 66, and state, life, and health insurance licenses

While his professional expertise revolves around numbers and analysis, Matthews true passion is working with his clients and building a trusting relationship with them. His clients value the importance of his partnership, honesty, and transparency in helping them achieve their short and long-term financial goals.

“Good things happen when you sincerely care about your clients and what happens—people trust me. This is a lot of responsibility, and I take that very seriously,” he shares.

Matthew began his career in 2005 as a financial services manager for First Horizon National Corporation. In 2007, he moved to Capital One, where spent eleven years in bank leadership and as a financial advisor before transitioning to a senior partner at Key Wealth Managers in 2018. In his current role, he works primarily with clients in their retirement planning. He specializes in growing wealth—protecting and preserving retirement assets and maximizing retirement income—and in risk mitigation and protecting income streams to help bring people peace of mind and confidence for a comfortable future.

He works closely with his clients and forges long-lasting bonds with them in managing and adjusting their financial plans as their objectives and needs change. He concentrates primarily on the relationship, first and foremost, spending a great deal of time nurturing and understanding his client before getting into the financial aspect of the process. “It is crucial for me to form a personal relationship with my clients so that I understand their specific concerns and objectives. It is easy to construct the initial financial plan, but its success lies in the monitoring of the plan. I credit a majority of my success to my commitment to partner with my clients throughout their life to achieve their goals,” he explains.

This open communication ensures that his clients understand how their investments fit into their financial plan. “Many clients have common concerns, whether it’s retirement planning or transferring wealth. However, just as each person is unique, so are their specific goals and their individual ideas of these aspects as they relate to their lives and lifestyles,” he shares. As a testament to his expertise and his commitment to his clients, Matthew has garnered multiple awards and top recognition through affiliated institutions. He was born in Washington, D.C., and raised in Rockville, Maryland. He holds a B.S. in business administration with a concentration in marketing from Towson University.



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# JUSTIN ZHEN

## Co-founder and President



As president and co-founder of Thinknum Alternative Data, a New York City-based company, Justin Zhen has first-hand experience in building a successful enterprise from scratch. In 2014, he partnered with former classmate Gregory Ugwi to found Thinknum, and the business has grown so rapidly that it is roughly doubling each year. They now work with over 200 major banks, investment firms, and corporations worldwide, and Justin was recently named one of *Business Insider's* Rising Stars on Wall Street.

Originally created for institutional investors, Thinknum is a leading alternative data company that specializes in web-crawled data. In other words, they use technology to organize public data from the web so it can be sold to investment firms and corporations. Justin explains, "At Thinknum, we are empowering corporations to become smarter with new data web sources." Their clients can then obtain information about their competitors or about companies they may be interested in purchasing.

As president, Justin's primary role is to develop innovate data sources, which gives new insight into the economic activity moving online. Under his leadership, Thinknum provides datasets from a broad array of public online sources and captures unique information on the products, operating markets, and labor markets of over 400,000 global companies across sectors. In addition, the company provides rich toolsets for extracting intelligence from that data. Data sets include pricing trends for individual products at specific retailers such as electronics and restaurant menu items, and they also include hiring activity across macro industries as well as local companies.

Prior to becoming an entrepreneur, Justin started his career in finance in 2010 after graduating from Princeton University with a bachelor's degree in financial engineering. He accepted a position as a senior analyst at a hedge fund where he used data to inform his investment strategy. However, he soon discovered that there was no reliable source to access or organize the data he needed from the web. This problem inspired him to venture out and establish his own company so that he could offer a solution to others.

According to Justin, several factors have contributed to Thinknum's growing success. First, they had good timing when entering the market. Since few companies, including Google, systematically organize public data from the web, Justin and Gregory have benefitted from being the first to do so on such a large scale. Next, their unique insight and expertise have played an important part in obtaining their goals. Justin explains, "I have both personal experience with the problem and the skill set in which to solve it. Having a finance and technology background to build the solution has also helped us stay a step ahead of the other companies."

"At Thinknum, we are empowering corporations to become smarter with new data web sources." The clients can then obtain information about their competitors or about companies they may be interested in purchasing.



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# John Rende, Founder

As founder of Copernicus Capital Management, a San Francisco-based investment management firm with a focus on the health care sector, John Rende leads a team of experienced operational and investment professionals. With an MBA from UCLA, a bachelor's degree in Biology & Economics from Claremont McKenna College, 19 years of expertise from a career as a portfolio manager specializing in the health care sector, and experience working in the biotech field, John serves his clients with a unique dual perspective as an expert in both the health care and financial industries.

John focuses on managing global health care investments for both international and domestic clients, including a large international government pension fund, while employing an active risk management strategy. "We deal with investments across the entire health care universe, with 50 percent in therapeutics; 25 percent in medical devices, and 25 percent in health care services," he explains.

John founded Copernicus Capital Management in 2013, after a successful 13-year career as a portfolio manager running a \$400 million health care portfolio at a large hedge fund in San Francisco. What began as a small friends and family fund nearly seven years ago has grown into a firm with over \$135 million in assets under management. He attributes that growth to experience and consistency of returns, including an emphasis on risk management—a key backdrop of his entire career.

His ability to analyze potential health care investment targets, as both a former industry person in biotech and a financial expert, has allowed him to generate positive returns for his investors, often regardless of overall market conditions. More specifically, his clients have realized positive returns in eighteen of his nineteen years as a portfolio manager despite the economic recession of 2001-2002, the stock market crash and subsequent recession of 2008-2009, and the fourth-quarter market plummet in 2018.

For John, risk management has served as the foundation of managing his clients' investments throughout his career. It informs every investment strategy he employs, and it drives every decision he makes. "I truly take the words "hedge – fund" in their most literal way, meaning risk management is paramount to how I manage portfolios, which is exemplified by my consistencies of returns," he explains.

His commitment to a risk-management approach has allowed him to deliver strong consistent returns with low volatility to his clients for nearly two decades. He attributes his success to his dedication to helping his clients succeed. He points to a quote from Nicolaus Copernicus as one of the firm's guiding principles: "To know that we know what we know, and to know that we do not know what we do not know, that is true knowledge."



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# Vijay Atti

S3 YOUR FINANCIAL FUTURE



**THE GAME OF FOOTBALL STARTED OVER A HUNDRED YEARS AGO AND HAS BEEN EVOLVING AND CHANGING. BUT THERE HAVE NEVER BEEN MORE CHANGES THAN OVER THE LAST 20 YEARS!**

*Many people upgrade or get the latest Car, TV, Smartphone, and many such latest things. But when it comes to their Financial life, they do not upgrade the Financial Solutions. They still depend on the old ones to Win this Money Game, which is not enough in this new age. You also have to consider risks from Market, Tax, Inflation, Mobility, Mortality, and Life as important factors for your Financial Planning.*

## CHANGING YOUR MINDSET AND FINANCIAL VEHICLES CAN HELP YOU WIN THIS MONEY GAME

Vijay Atti is a financial coach and strategist from Houston, TX. He is also an entrepreneur, multi-family apartment investor, and board member for a Patent and IPR company. He started his career as an IT consultant and quickly moved up to leadership roles. All this success at a personal and career level, he retired from the corporate US and now dedicating time to help more families achieve a great financial life.

Driven by his personal experiences and witnessing people over 65 still working, friends in student debt, and colleagues living paycheck to paycheck knowing their stories made him realize the purpose of life is to help many families with financial education because only education can transform lives," he shares.

"Without a doubt, we are all playing this money game, every day, till our life ends. Many are not winning, so just like any sport, we need to know the rules, and the skill to play, otherwise, we cannot win! So my team's primary goal is to teach them the rules and the key concepts about how money works and later the skills to play, this will enable them with better financial IQ to make sound financial decisions," Just like our five fingers sizes and fingerprints are different, people's situations and goals are also different, he explains.

He started S3 Your Financial Future with offices in Pearland and Houston then extended to Chicago, San Jose, and partner offices across the U.S. and Canada. The vision is to make people think about their Financial Wellness and Life, then educating and empowering them about the importance of this money game and how this can help their financial life. S3 Your Financial Future is a financial education and services company with a very unique one-stop-shop concept that covers every financial event of an individual starting from his birth and beyond along with his family.

Vijay built this company on the foundation of education and trust rather than sales and revenues. He loves explaining things through analogies and stories because they are easy to understand and remember. Vijay leads a group of financial experts comprised of CFPs, financial advisors, CPAs, tax consultants, and financial planners. Our teams across the US and Canada offers a wide range of expertise through our Financial Center of Excellence. Some important factors and risks they cover

include - college scholarship access, diversifying investments, tax strategies, retirement planning, risk management for life and health, tax-free income utilizing indexing among many. "S3" stands for Safe, Secure, Stress-Free.

We strive to provide this so they can live a quality life! These are good for everyone including business owners. The firm has approximately close to 150 top solution partners, such as Nationwide, Fidelity, Vanguard, AIG, Transamerica, Athene, Pacific Life, among many others. They offer specialties beyond those of most financial planners or advisors, and unlike their counterparts, their focus is on people, not money. "None of us work on a sales quota" In fact, we have a system which reports how many families you have educated. As a company, we have no sales target as our goal is not to sell but be a value add. We educate and empower through our workshops, webinars, and seminars, he shares.

Vijay draws on a diverse set of skills and knowledge across many businesses, industries, and strategies. This allows his clients the major advantage of seeing their wealth well-diversified across various investment vehicles rather than all investments directly connected to the stock market. From the time we are born until our end, one thing we will always need with us, other than family is money. So unless we understand this life partner (money), chances of having a good financial life are at risk he explains.

He draws an interesting comparison between financial checkups and health checkups. "Just like blood pressure and diabetes, known for being silent and slow killers. They damage the organs of a human. They will not even realize this happening to them," he explains. "Something very similar is happening with many families-they are losing out on this money game by not knowing the rules and strategies, at critical points of their life. A small strategic error without the knowledge and that is silently affecting their financials, big time. If they don't have annual financial checkups done, they will not even realize this until it's too late.

Vijay has been a guest speaker at many events, the most recent one in Tokyo, sponsored by the Japanese Investment Advisers Association, he shared how helping people achieve financial security will help in building stronger families, schools, and stronger communities, and a great country with less poverty and less crime. Lastly, based on a few criteria 529 college saving plans are not the 1st choice anymore. Contact us, to know why they are not and what replaced them for your child's college and your retirement because both are very important.

### Contact:



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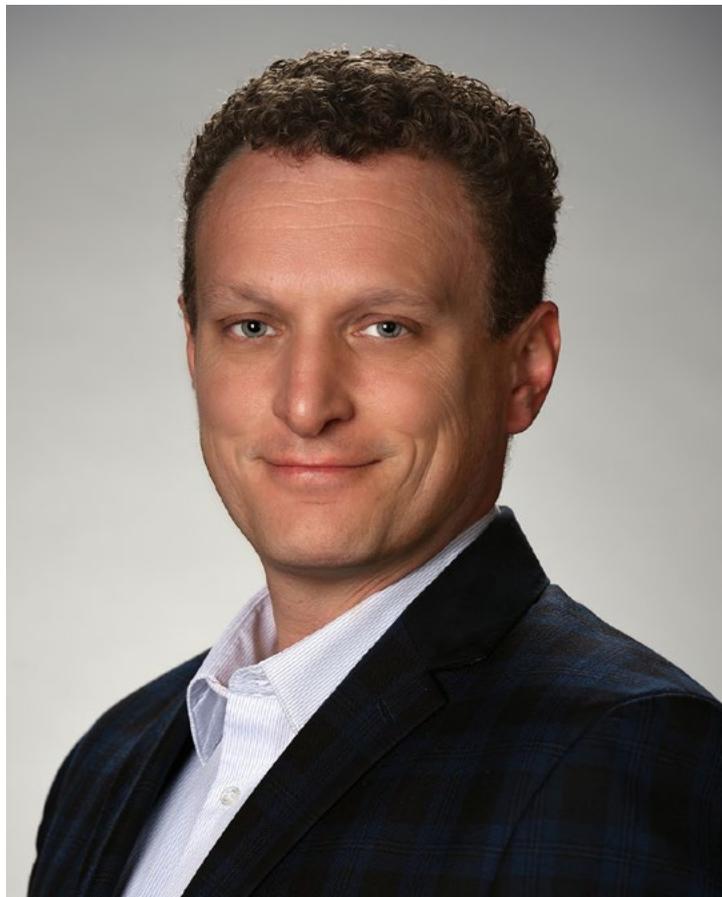
# JAMES MACKIEWICZ

With over 20 years invested in the financial services industry, James Mackiewicz has spent much of his career working with a variety of companies, both small and large, to help them develop more advanced leadership practices. In order to attain a deeper understanding of the similarities and differences between them, he personally visited the offices of numerous managers and employees. Then, in 2007, he began to garner direct experience in leadership development by assisting business owners and financial advisors who were interested in maintaining and growing their businesses. James is passionate about his work and enjoys helping clients across the country to identify and implement best practices that will ultimately lead to their success.

Because practice management has continued to evolve as a necessary discipline, the ideas and implementable content are desired across the industry. Therefore, James has amassed experience both as a trainer and as a presenter focusing on succession planning, marketing, human capital, and a variety of other areas that guide successful practitioners to become equally effective business owners. In order to gain a better understanding of the needs of institutional providers as well as individual advisors, James has not only attended both small and large group meetings, awards conferences, and several best-in-class groups, but chief executive officers and advisors have also invited him to present information before these same audiences.

James' desire to create lasting changes in the business world recently led him to become affiliated with Crestcom International, LLC, a global leadership development company headquartered in Greenwood Village, Colorado. With interactive learning courses offered in 22 languages and in over 60 countries, Crestcom has been providing business leaders with the support, training, and tools they need for over 30 years. In fact, Crestcom currently offers one of the most successful and widely used training programs among Fortune Magazine's Top 100 Companies.

The Crestcom model helps key decision makers, business owners, and managers to become better leaders by implementing three elements of effective behavioral change: measured development, an implementation plan, and accountability. Their unique approach to training includes live facilitation, instructional videos with subject matter experts, and facilitated interactive exercises. Most importantly, every training module ends with an action



James is passionate about his work and enjoys helping clients across the country to identify and implement best practices that will ultimately lead to their success.

plan to ensure each participant takes the information and incorporates it back into their company. "Since my personal mantra in this area has always been Training, Implementation, and Accountability, I knew Crestcom was the perfect fit," says James, "When people change the way they lead, they soon begin to see increased sales and accelerated growth."

Prior to his association with Crestcom, James launched his own business, DoMore Consulting Company, after working for one of the industry's largest turnkey asset management programs, which is one of the nation's largest independent practice management firms. There, he was responsible for helping advisors and business owners create effective succession plans, streamline operations, sharpen the investment management process, and enhance human capital support. Earlier in his career, James also served in various management, production, and training roles with TD Ameritrade and Bank of the West.



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# Rick Orozco

Chief Executive Officer

Since owning 100 sites is better than one in one arena," Rick learned how to dominate a market by studying algorithms and purchasing domains.



A seasoned innovator and entrepreneur, Rick Orozco learned first-hand how to build companies from the ground up. In addition to his 17 years of experience working with mortgages and real estate, he also boasts an extensive background in the lead generation and music industries. Rick is currently the owner of a network of businesses including Amped Lead Generation, Amped Digital Solutions, Amped Business Solutions, Amped Business Management, Amped Database Management, and Latin Twang Entertainment.

After graduating from high school, Rick enrolled at Incarnate Word University in San Antonio, TX to study nuclear medicine. However, he soon discovered that he was not suited for the medical profession and decided to seek another career path. He transferred

to Belmont University in Nashville after signing a recording contract with Arista Records. He began to have instant success with his compositions and was signed to EMI Nashville Publishing. He left school and pursued his music passion. It took him around the world with multiple hit recordings as well as multiple *Grammy* nominations. Rick got his start in the mortgage industry in 2004, when he accepted a management position at a small, privately held mortgage group in San Antonio, Texas. From there, he went on to serve as a regional manager for a few banks before moving up to become a division manager for 15 years. In 2019, Rick joined the Meriden, Connecticut-based financial services firm, Planet Home Lending, where he worked as the vice president of sales.

Rick's newest conglomerate of companies with the Amped brand was founded in 2017, when he was serving as a division manager for Columbus Capital Lending, headquartered in Miami, Florida. The lead generation company was created because mortgage and finance businesses rely heavily on the loan officers to bring the business relationships to the bank. Consequently, if the employee leaves, the bank loses the revenue. Amped Lead Generation is beneficial as it allows Rick to control where his clientele comes from and eliminates the risk of losing an account if an officer relocates. The web-based company currently runs over 2,200 websites that generates leads across the United States.

"Since owning 100 sites is better than one in one arena," Rick learned how to dominate a market by studying algorithms and purchasing domains. After buying domains in 27 cities to cover all home and mortgage searches, he decided to make his own information technology (IT) company so he can pay himself to build his own sites. As a result, Amped Digital Solutions was born. Based out of Kolkata, India, six employees work for Rick building websites and creating software, and mobile apps for other companies.

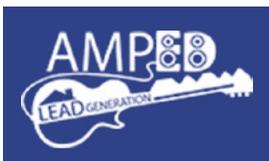
In order to properly monitor the customer relationship management of his businesses and to get a maximum return on investments, Rick needed to integrate a recording and callback system. Therefore, he created Amped Database Management. In place of using multiple separate outside CRM systems, the company offers business marketing automation and contact management software that allows team members to manage all marketing and customer prospecting from an all-in-one command center.

Of course, Rick did not forget the busy clients who need extra assistance. That is why he founded Amped Business Solutions, a virtual assistant that frees up time by helping with daily tasks. The Philippines-based company also offers a lead generation platform, appointment setting, social media marketing campaigns, website building, video production, software development, and many other business services partnered with their India counterpart.

In addition to finance and lead generation, Rick never lost his passion for music. He has maintained his music business since high school and has now entered the film industry in producing his documentary, *This is My Country*, about the Latin influence in American music. He has also written two books, *I Got Life*, a spiritual motivational book, and now has become a best-selling author on *Amazon* with his new book, written with the legendary Brian Tracy, *Think Big*. There is no doubt Rick lives up to that title. He has certainly lived his life thinking big and going after his dreams.

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# Stephanie Jones

## Compliance and Branch Manager

Stephanie Jones is a compliance branch manager with IG Wealth Management, an investment firm located in Victoria, British Columbia, that specializes in financial planning, with the highest number of CFP licensed professionals in Canada. With 17 years of experience in financial services and eight years of specialized expertise in compliance, streamlining processes to increase efficiency and production come as naturally to her as the ability to promote strong compliance cultures that align with corporate goals. She is responsible for monitoring and supervising all client activity through lower Vancouver Island. She also advises and enhances the businesses of financial advisors through education and supervision, and meeting their regulatory requirements.

Stephanie joined IG Wealth Management in 2018 with the mandate to align its consultants and financial advisors with the firm's new vision to implement a compliance department that was regional as opposed to centralized. To accomplish the mission, she brought a cache of skills and knowledge gained from a diverse career spanning multiple arms of the finance industry, and a record of success with project management and platform changes, and used them to train and educate people, and to align them with the new vision. "My role was new for IGWM at the time. The company had just established it. I have an extensive background in systems implementation and aligning people across organizations, in addition to compliance, so it was a natural fit," she shares.

Stephanie's passion for finance has driven a diverse career than has spanned a variety of roles, which has given her an uncommonly broad—and valuable—set of skills and knowledge. She began her career in 2003 as a loan administration officer with Canadian Western Bank. Three years later, she joined Edward Jones, where for eight years she served as a financial advisor with her own book of business and managed branch portfolios up to \$60 million. In her trade order services and client relations capacity, she built and trained a team of associates, created and established a new associate training program, and increased client satisfaction scores by 40 percent. She then assumed the position as compliance director—a



role that spurred an expansive career that became global and included a variety of companies, such as foreign exchange, trust companies, and securities firms.

In 2013, she joined OANDA as compliance project and global governance manager, where she was responsible for a catalog of projects, including building global governance teams and working with global audits. Two years later, she moved to CST Trust Company. As the firm's director of compliance and chief privacy officer, she managed and coordinated seven audits over four months and was responsible for process and procedure analysis and efficiency streamlining, before joining IG Wealth Management. She holds an MBA from Athabasca University and three financial designations: PFP, FMA, and FCSI, Fellow of Canadian Securities Institute.

With 17 years of experience in financial services and eight years of specialized expertise in compliance, streamlining processes to increase efficiency and production come as naturally to her as the ability to promote strong compliance cultures that align with corporate goals.



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“ The most important thing is my reputation, so keeping an honest relationship with all my clients is most important. We sit side-by-side with them and put ourselves in their shoes. ”

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## Laura J. Lofaro

CEO / Founder

As the founder and chief executive officer of Sterling Resources International, LLC, Laura Lofaro has led the business for over 30 years. In addition to specializing in finance and retained executive search, the New York firm has worked in all industry sectors of investment banking. They also act as a management consultant firm and have been successful in transforming struggling companies into leaders of their endeavors. Today, Laura continues to differentiate herself and her company by maintaining a positive reputation and by building honest relationships with all clients.

Founded in 1988, Sterling Resources International is a small boutique international executive search and compensation consulting firm consisting of an all-female staff. Because every team member takes pride in sitting side-by-side with clients and providing them with a unique, personalized experience, they have been hired to work in corporate finance and sales worldwide. In fact, the firm has been recognized for their transformative search work as they have made significant placements throughout North America, South America, Europe, Latin America, and Asia.

From the beginning, Laura has also been recognized for recruiting women. She was quite young when she started Sterling Resources, and at the time, it was difficult to find male employees who wanted to report to female business owners. However, she quickly discovered that the women she hired were instinctively gifted at executive search because it involves a combination of executive and intuitive decision making. Sterling always tried to find female leadership. Laura placed a woman from Merrill Lynch at Morgan Stanley, and she became the head of their Asset Backed Securities business. With a current client, we have a woman we placed who is now a Head of Global Healthcare. “A lot of the time, women getting into these roles do not fully understand that it takes a team effort for everyone to win, and they face a variety of challenges,” explains Laura. In order to assist with this issue, Laura helps mentor the women she places as well as those she interviews—even if they do not work out in the positions she presents to them.

Sterling Resources has also exhibited its diversity through their placements in both small and large companies and by recruiting the right people for available positions. For instance, they recruited 30 people from Merrill Lynch to be placed at SVB Leerink Swan, and they were featured on the front page of *The Wall Street Journal*. They also worked for a bulge bracket firm in 2010 when the firm wanted to increase their market share in a natural resources group. When they recruited a team of 35 people out of a competing firm, that feat made the cover of *The Wall Street Journal*. Before the placement, Laura’s client was ranked *25th in Natural Resources*, but after two years, they moved up to third place and have been ranked first since 2014.

In addition to her responsibilities as CEO, Laura does a lot of philanthropic work. She is a former trustee of the Museum of the City of New York, and she currently serves as a trustee of Southampton Hospital. Laura comes from a family of physicians and knows that the government often fails to properly support the medical industry, so supporting hospitals is particularly important to her. Laura also works to fundraise for The Seeing Eye, the primary guide dog organization; The Lighthouse for the Blind; and the American Society for the Prevention of Cruelty to Animals (ASCPA). Additionally, she has been a guest speaker at the Columbia Business School for second year students. Since she has worked for many large firms and since she built the Bank of America’s health care division earlier in her career, she is properly equipped to help new classes of associates by impressing upon them what to expect after they graduate.



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# Christina Hester Snyder

Financial Planner and Wealth Advisor

Christina Hester Snyder arrived in the U.S. from Thessaloniki, Greece, at age 14. Although she spoke limited English upon her arrival, she began supporting herself at the age 18 and never allowed her language barrier to negatively influence her progress or to affect her goals. This led to Christina learning first-hand about the importance of maximizing the accumulation, preservations, and distribution of wealth. Today, as a certified financial planner and wealth advisor, she is dedicated to helping her clients achieve the same financial independence she has achieved. Throughout her years of professional experience, which span over two decades, she has provided individuals with peace of mind during life's uncertainties and has guided them in overcoming some of the most difficult financial challenges. At AspireWealth Planners in Hunt Valley, Maryland, Christina specializes in retirement income planning, and delivers proactive and responsive service in the areas of financial planning, wealth management, estate planning, insurance, risk management, cash flow, and debt management planning.

A comprehensive financial services firm, Aspire is committed to helping people grow and to preserving their wealth across generations in the Chesapeake Bay region as well as the Washington, D.C. metro marketplace. Aspire's affiliated broker-dealer and insurance partners serve as valuable resources to enable Christina to meet the unique and changing needs of her clients and ultimately enhance their long-term financial success.

Christina joined Aspire in 2016 to focus on financial planning, which has been described as "the science of retiring with confidence." However, Christina argues that it is "more of an art than a science." For her, financial planning involves helping clients to find a driven purpose or a goal for retirement when they are uncertain about what to do or when they have procrastinated until after a hardship arises. Consequently, Christina encourages her clients to be more proactive about their financial lives, so their plans can be integrated and optimized efficiently. "It's always important to understand the 'why' behind our objectives, and it's no different with our financial lives," she explains.

Christina is driven by the best interest of her clients. In an ever-changing and competitive industry, she believes in having the plan guide the solution, not the other way around. She works in concert with her clients' other trusted advisors to synthesize their strategies rather than having them operate in silos, and she believes successful planning is all about a purposeful life, where you find meaning and fulfillment in what you do. She explains "when we are able to identify our vision, then planning for the future becomes more intentional and less scary." Christina has found that although she holds multiple designations and has a proven record of success as a planner and advisor, her authenticity and integrity are ultimately what attract her clientele.

In 2018, Christina won Aspire's *Mentorship Award*, and in 2019, she won Aspire's *Top Adviser Award* in the *Overall Productivity* category for advisers with the firm for less than 5 years.

Christina is also very involved in her community and has received several recognitions and high praise for her civic leadership and community service.

Prior to joining Aspire's entrepreneur model of employment, Christina worked at the same financial institution for over 20 years. She



worked on the retail and commercial sides before transitioning to wealth management for the remaining 15 years. Learning the personal side of the industry and serving in a variety of roles gave her a diverse understanding of finance. In addition, remaining within the same institution allowed Christina to not only work with specialized teams but to obtain a broader understanding of clients' unique needs.

Christina graduated from the University of Baltimore with a Bachelor of Science degree in business with an emphasis in international business. She is a member of several professional organizations, and has earned multiple designations, including certified financial planner (CFP), retirement income certified professional (RICP) and certified IRA services professional (CISP). She also holds her life and health insurance licenses, *Series 7, 63, and 66*.



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# Mark Castillo

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“I assure my clients that they will never work with a firm that is more dedicated to helping the middle class increase their net worth or quality of life”



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Described by those who know him as “honest,” “sincere,” and “knowledgeable,” Mark Castillo has dedicated his career to providing clients with the best financial services possible. He works in every arena of the industry including planning, insurance, and real estate and utilizes insurance as a means of helping people better leverage their money instead of selling products. As managing partner for Thrive Wealth Solutions, LLC in San Jose, California, Mark’s mission is to guide clients toward increasing their net worth, decreasing their tax liability, and attaining their financial independence sooner.

Founded in 2017, Thrive Wealth Solutions is a financial services company that provides personalized, up-to-date strategies that assist clients in reaching their financial goals. The firm specializes in life insurance, investments, employer benefits, long term care, disability insurance, tax advantaged strategies, property and casualty, defined benefit plans, estate planning, and accounting services. “I assure my clients that they will never work with a firm that is more dedicated to helping the middle class increase their net worth or quality of life,” says Mark. Every team member at Thrive takes pride in establishing trustworthy relationships with clients and in working with them to build not only a solid cash flow but a legacy to pass down to future generations.

Mark joined Thrive in January 2019 as managing partner. Although he holds many responsibilities at the firm, his primary focus is on helping clients to establish their main goals and to properly structure their financial planning. In

order to determine which type of structure is most appropriate for each individual, Mark takes time to get to know his clients and to talk with them about the basics of finance such as the difference between simple and compound interest. By first ensuring that they have a firm understanding of how the system works, Mark can then lead his clients toward building a solid financial foundation.

Prior to becoming a member of Thrive’s team, Mark gained over 14 years of experience in the real estate industry as a realtor and over five years in financial planning as a broker. He has also served in the United States Army for over 20 years and remains enlisted as a staff sergeant (SSG) supporting the west region of the Army Reserves.

Mark attended San Jose State University in San Jose, California where he earned a bachelor’s degree in business and commerce as well as Thomas Edison State University in Trenton, New Jersey where he graduated with a bachelor’s degree in business administration and management. Mark also holds both a real estate license and an insurance license for the state of California.

Outside of his role as a financial advisor, Mark enjoys spending time with his cherished wife of 16 years and their three beautiful children. Together, the family of five support the military as well as their local community by actively participating in charitable works. Most recently, Mark has been working toward establishing a non-profit organization called The Giving Heart Foundation where businesses, community members, and volunteers will collaborate to provide housing for homeless military veterans.

# ROGER COLEMAN

CEO of Coleman Group Partners, LLC

Roger Coleman is the CEO of Coleman Group Partners, LLC, where he leads deal sourcing and evaluation of mid-to-late stage private equity investment opportunities and facilitates comprehensive industry and company market analyses, as well as valuations, to determine return on investment (ROI) and potential risks. Prior to his current role as CEO, Roger was a managing director for Morgan Stanley (1989-2016).

As a seasoned and accomplished executive, who focuses on driving the analysis, sourcing, closure, and management of high-volume, public and private equity asset portfolios, corporate services/global equity administration, and asset management, Roger's expertise has resulted in his management of more than twenty-six billion dollars, while at Morgan Stanley and its predecessor firms. With demonstrated achievement in identifying and securing new business, implementing large-scale corporate services assignments, and developing a highly successful high-net-worth asset management practice, Roger has proven himself as an expert on relationship management, raising assets, financial modeling, valuation, and analysis for various investment opportunities and to support clients in meeting their financial goals.

Roger graduated from Marist College School of Management with a BS in business administration and international global studies and subsequently began what has become a long, multi-faceted career on Wall Street. During this time, Roger founded a new division in the financial services industry; corporate services, which deals with the administration and trading of corporate equity plans. As such, he could be considered the father figure for global equity administration, which is now a multibillion dollar industry.

Roger maintained leadership over one hundred *Fortune 500* clients through a comprehensive suite of corporate services and products, including global equity stock plan administration, trading, asset managements, and financial analysis. He hired, coached, and grew a core team of experts and a national network of advisors, who developed and expanded an asset portfolio valued at +\$26B, and established a robust client network of c-suite stakeholders to identify new service opportunities. Roger has



also managed in excess of 300 professionals, ranging from financial advisors, implementation specialists, RFP/RFI specialists, administrators, and IT personnel and has a well-documented record of relationship management, financial modeling, valuation, and analysis.

Outside of his presence as a business executive, Roger is known for his impact and philanthropy with serving the community. He has been associated with the Plandome Fire Department since 1994, having served as the fire chief between 2005 and 2007, and remains a lifetime member. Roger is also the founding chairman, board member, mentor, and advisor for Tuesday's Children, since the non-profit's creation. Tuesday's Children serves communities affected by acts of terrorism and provides support and mentoring for youth, families, and communities impacted by events on 9-11. His charitable spirit extends to many important causes, where Roger is known as either a major benefactor, benefactor, or donor, including Tisch MS Research Center, Plan International, Children's Aid, and Manhasset Valley Park.



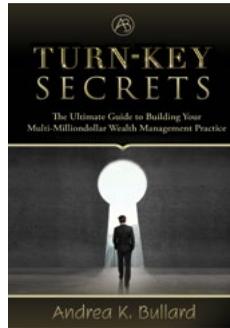
## Andrea K. Bullard

Executive coach Andrea Bullard credits her father for instilling her passion for the financial services industry. Throughout his years as a loan officer, she remembers people thanking him for saving their businesses. Sadly, her father died at the age of 55, leaving Andrea financially independent at only 18-years-old. After earning a bachelor's and master's degrees from the University of Wisconsin-Madison, Andrea amassed more than 20 years of coaching experience. Then, in 1994, she created Andrea Bullard & Company, a national executive coaching organization, where she teaches CEOs, executives, financial representatives, and company owners how to coach and build their teams by following her business model.

With several successful programs, products, and testimonials already on the market, Andrea recently published a new book entitled *Turn-Key Secrets: The Ultimate Guide to Building a Multimillion-Dollar Wealth Management Practice*. Although she would never declare herself an author, Andrea's latest publication is a result of her love and passion for the industry. "Many people think it's just sales, sales, sales, but that's not the



■ Andrea is helping financial advisors and representatives build the staff of the future: team members who will provide concierge service to clients and who will have a position to prospect for new clients.



case, and my business model helps them to see that," says Andrea. She argues that financial advisors and reps need to build the 4 business pillars in order to have more time freedom, earn more money, and make a bigger impact in the world.

According to *Turn-Key Secrets*, four pillars are needed to build a successful business: The first pillar is the Vision of what is going to be built. According to Andrea, "The bigger your vision, the better talent you will attract to your business." Then, the second pillar consists of top talent or "A Players" for the team. Next, the third pillar is devised of Systems, which handle every aspect of the business. "Without systems, the advisor just directs everyone," explains Andrea. Finally, the fourth pillar is Leadership because no matter how grand the vision, team, or systems, a business cannot succeed without a great leader.

Once the four pillars are established, Andrea helps clients learn how to lead their team toward taking ownership of business goals and playing to win. "This is a critical leadership strategy that changes the energy and focus of the team," she notes. Instead of concentrating solely on finishing their individual tasks, team members learn how their work contributes to achieving the goals and winning the game. When the entire team has one definition of success, and they are all playing to win, then coming to work becomes a fun team sport and eliminates the "task driven" 9-5 PM work environment.

Andrea also helps financial advisors build their businesses by creating superior client experiences, which result in referrals. "The client experience is critical to a business's future success because an existing client who continues to have an amazing experience may become a raving fan who gives referrals," Andrea explains. In fact, her Turn-Key systems imbed client experiences into every system.

Since the financial industry is rapidly changing, Andrea is currently working on a future business model called *The Hybrid Prospect Player Model*. "I am predicting that technology will eliminate and/or reduce many staff positions in this industry such as underwriting, money in motion, and case preparation," says Andrea. Therefore, she is helping financial advisors and representatives build the staff of the future: team members who will provide concierge service to clients and who will have a position to prospect for new clients. These team members can create Centers of Influence, attend all female organizations, give seminars, market at convention booths, and drive new clients through educational seminars for children, young adults, and women. Andrea is now coaching clients to build this new model and reports that the results are amazing.

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# Mohammed T. Islam

Mohammed T. Islam is the co-founder and chief executive officer of Midland Capital Management, LLC, a lending Institution that provides a wide portfolio of real estate financing and small business loans. At 24 years old, he possesses a sense of purpose and a drive that belie his age and that have led him from door-to-door salesman to founder of a flourishing company with \$1B in total sales in just six short years. But for Mohammed and his managing partner, George Jouvin, the reward lies not in wealth, but in helping people. “We never did this to make a lot of money. Our main motivation is helping business owners or people, such as an investor to get financing that no bank would give him,” he shares. “Every time we close a deal, the feeling we get is like a high—every time. That is why we are in this business. It’s very rewarding.”

Launched in New York in 2017 as one of only a handful of lenders in the country that provides up to 100-percent financing on all non-conventional real estate financing, Midland Capital specialize in a wide portfolio of real estate financing, such as hard money for fix-&-flips, construction, hard-money for acquisitions, bridge loans, cash-out refinances, and several other real estate financing solutions, and they also specialize in quick working capital and lines of credit for small businesses. What began three years ago as two-person loan agency operating from a basement has grown into a thriving firm with over \$400M in total assets, and that is on the cusp of purchasing four hotels in New York City.

The success of the firm reflects not only the Mohammed’s commitment to his clients, but the self-fulfilled destiny of an overachiever with a head for business, a heart for community, and the belief that with hard work anything is possible. While its competitors were not lending any money during the 2020 COVID-19 pandemic and losing tens of millions of dollars, Midland Capital continues to serve it clients’ needs with \$400M to lend. As of this month, the company has broken an industry record for having the fastest closing times for hard money lending deals. “The process normally takes 5 – 10 business days, but due to the circumstances of the pandemic, we’ve been closing in two days—giving all brokers a better opportunity to make more money,” Mohammed explains.

Mohammed graduated high school at just 16, and immediately set out to find a job. At 17, he began working 14 hours a day as a door-to-door salesman for Time Warner Cable. A year later, he landed a customer service position for an Allstate Agency in Whitestone, and within a month, his boss, Anthony Bellomo, sent him to school to obtain his insurance licenses. At the same time, Mohammed began pursuing his degree in computational mathematics at St. Johns University. “I worked all day, then school from 7 to 10 p.m. I did that for four years every day.”

Shortly thereafter, Mohammed opened his own insurance general agency, where for two years he led a team of 70 insurance agents—all older than he—before launching Midland Capital a year later. “There was a guy who applied for a job in my insurance agency. His name was George. He grew up on Wall Street, did everything, and was experienced in loans, so I went up to him and asked if he wanted to open a loan agency, and that is where it kicked off,” he shares. “The first year, it was just me and George, and we did around \$200M in total sales. For two years, we operated out of my basement and his condo. Between lenders, experience, customers, hard work, dedication, we grew rapidly.”

As the firm continues its meteoric rise, Mohammed’s mission remains the same—to serve otherwise unserved clients, with an intimate appreciation for their unique obstacles. “I created a hard money solution where there is no interest at all; it is pre-structured.” In his unwavering commitment to community, he aspires to run for public office so that he can contribute more broadly to the betterment of people’s lives.



“ Our main motivation is helping business owners or people, such as an investor to get financing that no bank would give him. Every time we close a deal, the feeling we get is like a high—every time. That is why we are in this business. It’s very rewarding. ”



**Midland Capital Management**  
Your Dream, Our Mission

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# Frank Palumbo

## President & Wealth Management

As an asset manager, he works directly with individuals, corporations, family trusts, and others. With the philosophy that their goals are his goals, he brings to bear not only decades of experience, but also a cache of professional licenses that reflect his uniquely broad expertise and his commitment to his profession.



When Frank Palumbo assumed the role of president of the newly formed wealth management division of American Capital Partners, LLC, 15 years ago, his first mission was to establish a team of financial advisors who shared his mission to “always put clients first.” With 30 years of experience in finance and a thorough understanding of the asset management realm, he now leads this group of brilliant financial and legal minds with expertise across a universe of specialties, from retirement planning to insurance to estate planning—all with the singular mission to serve their clients’ best interests. “We have a team approach when working with our clients, so my clients are not just working with me; they’re working with the entire team, including attorneys and advisors who specialize in complicated insurance products,” he explains.

While Frank is responsible for compliance and managing the wealth management division, he wears a variety of hats to serve both the firm and its clients. He works with outside money managers and serves as compliance officer, with keen focus on the firm’s best interest and Insurance Regulation 187 rules, and also leads the annuity business. As an asset manager, he works directly with individuals, corporations, family trusts, and others. With the philosophy that their goals are his goals, he brings to bear not only decades of experience, but also a cache of professional licenses that reflect his uniquely broad expertise and his commitment to his profession. He is a general securities principal (Series 24), allowing him to supervise and manage other sales representatives. He holds Series 55, 63, 65, and 7 as well as life, health, and insurance licenses, and he holds an insurance license in a host of states.

Throughout his career, from his time at Bank of America to his role with Quicken Riley, and in every position in between, Frank’s approach to his clients has been a personal one, with an understanding that the more he knows about the client and their goals, the better he can serve them. “I truly have their interests at heart. I do less talking and more listening when I work with my clients so that I know how I can best serve them,” he shares. To help clients achieve their goals, Frank shuns the cookie-cutter approach used by most brokerage firms and thinks outside of the box of generic investment strategies.

American Capital Partners was launched as a boutique wealth management firm in 2001—the brainchild of a group of investment experts who grew tired of the limitations that curtailed their ability to serve their clients’ best interests in their previous roles. They put their minds together to start a company that would allow them to break the barriers and put clients at the center. The company houses several divisions, including wealth management, brokerage, and investment banking, where it serves a vast amount of institutional clientele. Through its relationship with Royal Bank of Canada, a highly rated global bank with \$1 trillion in assets, American Capital Partners has access to all RBC research and wealth management products.

Outside of the office, Frank is committed to the cause of education, for both others and himself. He works in the area of scholarships for college students and raises money for his alma mater, New York Institute of Technology, where he played soccer. To keep abreast of industry trends, he attends industry workshops and participates in continuing education courses.

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# Claire Kelly

## Vice President of Global Partnerships

A skilled executive with a demonstrated history of working in the financial services industry, Claire Kelly has a talent for reading people and for strategizing from a business perspective. She holds a communications degree from Georgia State University, and her extensive global experience includes vast knowledge in customer acquisition, sales, loyalty programs, relationship management, payment services, and the software industry. Currently, Claire serves as vice president of global partnerships at Verifone, a global leader in payments and commerce solutions.

Claire got her start in the finance industry in 2008 at a custom software engineering company, where she ultimately became the global vice president of sales. Subsequently, she accepted the role of president at another software engineering company in the finance space, where she remained for three years. In 2018, Claire moved to an e-commerce fraud protection company where she served as the vice president of channel development.

This year, Claire joined Verifone, one of the world's largest point-of-sale terminal vendors. Built on a 38-year history of uncompromised security, Verifone provides a single, unified global platform that enables seamless payment experiences anywhere, anytime, and with any payment method. The company began as a pioneer in cashless payment, securing checks and credit cards through digitization. However, today they have pivoted their focus into software application, powered by a growing footprint of over 35 million devices in more than 150 million countries. Presently, Verifone systems process 46% of the world's non-cash transactions.

As the vice president of global partnerships, Claire not only focuses on maintaining strong relationships with existing Verifone customers, but she is also tasked with bringing in new partnerships. Consequently, she is responsible for ensuring the quality of Verifone's relationships with large partners, as well as the ongoing development of those relationships. Complementary to managing these strategic accounts, Claire focuses on the development, management, and execution of business plans in order to ensure customer success and revenue growth globally.

In addition to her demanding role at Verifone, Claire is the mother of two rambunctious boys: a four-year-old and a one-year-old. When asked how she manages to do it all, Claire shared a quote passed down to her by her father, a former executive in the human resources industry.

**“My dad always said to do the right thing, the right way, every time, and you will get the best outcome.”**

Fortunately, she listened, and she has lived by his words throughout her life. Today, Claire continues to credit her father's wisdom for helping her to succeed.



Built on a 38-year history of uncompromised security, Verifone provides a single, unified global platform that enables seamless payment experiences anywhere, anytime, and with any payment method. The company began as a pioneer in cashless payment, securing checks and credit cards through digitization.

**Verifone**®

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# Michele Gayoba-Sloan

Her success is due in part to her multi-dimensional and strategic approach to project requirements in order to outline an effective recruitment plan and her strong collaborative partnerships with hiring leaders within an organization.

Described by her clients as “effective,” “knowledgeable,” and “an exceptional person to work with,” Michele Gayoba-Sloan has been deemed by many as a master of recruiting. She boasts an extensive background in executive recruitment with almost two decades of start-up and Fortune 500 company experience. Michele recently wrapped up a one year contract with Bank of the West where she successfully supported the Technology and Digital teams. Her success is due in part to her multi-dimensional and strategic approach to project requirements in order to outline an effective recruitment plan and her strong collaborative partnerships with hiring leaders within an organization.

Although her career had an auspicious start in nursing, Michelle has always been curious about how things work, and that is how she got her start in recruiting. During an interview at a Nurse Recruitment Agency in San Jose, the person interviewing her, who also happened to be the CEO of the Agency asked if she had heard of recruiting and mentioned it might be something for her to consider. After much consideration and research, Michele was hired by the Agency where she developed such an affinity for recruiting that she decided to pursue it as her full-time career. Nearly two decades later, she has held numerous leadership titles including senior staffing consultant, senior account manager, lead technical recruiter, branch manager, recruitment manager, and senior talent acquisition partner.

In February 2019, Michele joined Bank of the West when they began their digital channel initiative, essentially rebuilding their technology space. The bank’s focus is on digital automation, and their goal is to set a new standard

for online customer experience. “It is a very diverse area since they are taking technology to the next level,” says Michele. As a Senior Talent Acquisition Specialist, she manages full cycle recruiting for all the different teams she supports within the Bank. She also helps establish effective collaborative partnerships with her hiring managers by helping them find the right people to add to their teams. This involves hiring Software Architects and Developers for multiple platforms and applications the Bank is enhancing and building. “It is a challenging role, but that is why I love it,” Michele says.

Michele loves where she works, with the Headquarters in San Ramon, California, it is an ideal location. Bank of the West is not only highly technological, but team members also pride themselves on upholding a culture of inclusion and diversity. They participate in different recruiting events such as HackerX, AfroTech, and Women Hack. The bank’s parent company is BNP Paribas, a French bank and global leader supporting the United Nations 17 Sustainable Development Solutions. Michele calls BNP “a bank for an ever evolving world” because “they are always looking for ways to help customers improve their lives, and more importantly contribute toward more sustainable and equitable growth.”

Michele believes it is important to stay up to date with technology and to help facilitate positive change in the world. Therefore, she says that “Bank of the West is special and unique,” and she is proud to be part of the company. Her goal is to always establish positive relationships with candidates and to be a collaborative and valued resource partner to her hiring managers by staying involved and researching information that will aid in her understanding. Michele recently received a Star Card CFSD IT Team at Bank of the West in recognition for her work and dedication in hiring the best.

## Contact

Michele Gayoba Sloan, Senior Talent Acquisition, Digital and Technology — Bank of the West  
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# First Guaranty Mortgage Corporation



**Sarah Gonzalez, Chief Operating Officer**

Sarah Gonzalez is chief operating officer for First Guaranty Mortgage Corporation® (FGMC), a 30-year-old national mortgage lender based in Plano, Texas. As an executive with over two decades of experience, Sarah is an inspirational leader of the company not behind a traditional stoic C-suite demeanor, but as herself—and it is this authenticity that has helped her build extraordinary, effective teams throughout her career.

“Whether I’m at home or at work, I’m always myself and I strive to be very transparent. I believe this trait has allowed me to build teams based on trust and consistency. I have built a great team at FGMC and I would not be successful without them,” she shares. Sarah joined FGMC in 2018 to run the fulfillment, post-closing, credit risk, and marketing functions. She brought with her 18 years of operations experience with a niche in the technology sector and a reputation as a high producer and a thought leader in the team-building space. She uses her unique combination of talents to support FGMC’s strategic initiatives while building the company’s brand.

“We see our customers as real people, each with a unique story. Our mission is to help tell these stories and support the dream of homeownership,” she explains. With the mission statement, “Tell the unique stories of today’s borrowers,” and the aim to break away from the cookie cutter lending approach, the FGMC team is driving innovative product solutions, with Sarah leading the way. “I believe it is important to build a team where each person is in the role that is the best fit. I’ve done that with my team, which allows us to best serve our customers’ needs and help them reach their goals.”



**Laura LaRaia, Chief Legal Officer & General Counsel**

Having worked in both in-house mortgage legal departments and as outside counsel in a law firm, Laura LaRaia has been in the mortgage industry for over twenty years.

As corporate legal counsel, she boasts extensive knowledge in the legal arena, the compliance arena, and risk management. In fact, Laura has led numerous mortgage companies through installations of complex legal and compliance initiatives.

She obtained her undergraduate degree from the College of the Holy Cross in Massachusetts and her law degree from Loyola School of Law in New Orleans. Today, Laura is a licensed attorney for the state of Texas and serves as chief legal officer and general counsel for First Guaranty Mortgage Corporation® (FGMC). Headquartered in Plano, Texas, FGMC is a 30-year-old national mortgage lender originating through retail, wholesale and correspondent channels.

Laura joined FGMC in August 2018 and oversees a team of 40 people. She is responsible for managing all areas of risk for the company, including both legal and compliance. Laura also advises FGMC’s chief executive officer along with the rest of the executive leadership team on decisions relating to risk tolerance that could affect the company.

Outside of work, Laura enjoys spending time with David, her supportive husband of 22 years, and their two wonderful children. Their son, Ben, is 16-years-old, and their daughter, Caroline, is 12-years-old. Laura has also completed 12 marathons.



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# A. Christopher Alfano

## ZIONS BANCORPORATION

A. Christopher Alfano

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A. Christopher Alfano is vice president of operations reporting in the Enterprise Mortgage Lending (EML) group of Zions Bancorporation, N.A. Zions is a bank holding company that is based in Salt Lake City, Utah. Zions provides a range of financial services through eight affiliate banks across the western states, including Colorado, Utah, Texas, Arizona, Nevada, California, Oregon, and Washington. As a banking professional with 19 years of experience, he is seen as a key player in the mortgage division. Christopher has a customer-centric focus, strives for perfection in all of his areas of responsibility, and always has a keen eye for consistently meeting (and exceeding) corporate objectives.

Zions Bancorporation, N.A. is one of the country's premier financial services companies with total assets exceeding \$70 billion and a national leader in Small Business Administration lending. As "a collection of great banks" that specializes in serving self-employed borrowers, the company has consistently received the Greenwich Excellence Award in banking.

Christopher transitioned to Zions Bancorporation, N.A. in 2013 and brought with him a reputation for executing and managing profitable programs within the commercial and mortgage banking markets. As a specialist in these areas, he leads a team of analysts who are responsible for data, analytics, and reporting within the mortgage division. Additionally, Christopher plays pivotal roles in process improvement, automation implementations, and system enhancements.

Originally from Newburgh, New York, Christopher began his banking career in 2004 with Empire State Bank, a de novo institution. He was with Empire for seven years, holding

numerous positions in loan servicing, residential lending, and information technology. While at Empire, he managed all loan servicing functions for a \$140 million consumer and commercial loan portfolio. With a focus on profitability, he spearheaded a project that resulted in a \$20 million increase in the bank's liquidity. He also implemented and managed a remote deposit capture deposit product that was utilized by 140 business customers, accounting for 21% of the bank's core deposits.

In 2011, he and his wife Kristy moved to Denver, Colorado. Christopher joined Vectra Bank of Colorado, a Zions Bancorp affiliate bank, as the Post Closing Supervisor within their mortgage lending group. In this role, he oversaw all residential mortgage post-closing activities, managed the HMDA loan review process, and coordinated all secondary marketing efforts. In 2013, Zions consolidated their affiliate bank mortgage groups and formed the Enterprise Mortgage Lending group. During the consolidation, Christopher transitioned into his current role with the organization.

Christopher holds a bachelor's degree in business administration with an emphasis in finance from Marist College. He is also a certified Encompass Systems Administrator, EML's Loan Origination System (LOS) platform.

Outside of the office, Christopher and his wife have volunteered for four years with There With Care, an organization that is dedicated to serving families experiencing a medical crisis. They currently run the organization's "Denver Chop" program, where they manage a team that prepares ready to eat meals and snacks. In addition, Christopher is an avid home cook and enjoys playing ice hockey.

## ZIONS BANCORPORATION

A COLLECTION OF GREAT BANKS



# Mana Hosseini

## Founder & CEO

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Mana's unique background and reputation for being open minded, creative and non-conventional, naturally attracts clients who approach her directly or through an established referral network of former satisfied individuals and institutional clients.

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With a demonstrated history as an accomplished business advisor and a former professional model, Canada based Mana Hosseini brings a unique perspective to the management consulting industry. Holding a joint Master of Business Administration and Juris Doctoral degree in law from the University of Toronto, and a certificate in investment banking from Australia's Investment Banking Institute Business School, her academic abilities and linguistic proficiencies afford outstanding analytic insight, to a sophisticated international business clientele conversant in English, Spanish, Farsi, or Armenian.

Mana began her career as a high-end catalogue fashion model, at the age of 21. Transitioning into an astute entrepreneur, her diverse portfolio includes professional experience in business advisory and planning, finance, legal services, business strategy and analysis, project management, and Canadian immigration business planning.

As the founder and chief executive officer of Bay Street Firm, LLC, Mana uses her rare multi linguistic ability to skillfully navigate in diverse global markets.

Located in downtown Toronto, Bay Street Firm inspired after Wall Street, was founded in 2017. The boutique management consulting firm caters to high-profile immigration law firms and related professionals who seek upstanding business consulting expertise for their clients.

Recently, she forged a unique and comprehensive, fully co-branded affiliation with Immigration.ca, in Toronto, one of the



largest and exclusive immigration law firms in Canada and will be managing their branch in downtown Toronto.

Mana also has a global market reach with fully staffed offices in Canada, Dubai, and Iran. She also conducts business in China, India, and South Asia.

Mana believes her primary focus is working as a business consultant. However, her doctoral law degree, enables her to give insightful scrutiny to the legal challenges affecting her clientele.

Through Bay Street Firm, she offers complex advisory and transactional services to foreign nationals. This includes investors and entrepreneurs who seek admission to Canada under a wide range of economic immigration programs.

In addition to providing business consultancy services, Mana is also an astute investor, and has served as an angel investor for the past seven years. She is a member of three angel investor groups, and she is an accomplished business strategist and business plan developer. Mana oversees market validation, due diligence, and merger & acquisition analysis for start-ups.

Mana's unique background and reputation for being open minded, creative and non-conventional, naturally attracts clients who approach her directly or through an established referral network of former satisfied individuals and institutional clients.

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# Rob Shapiro

Founder and CEO

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Rob Shapiro has three decades of financial sector experience across a wide range of specialized disciplines including operational risk management, data science and AI driven trading platforms. In January 2020 he founded XPONIR LLC, a company that leverages risk management principles that yield employee benefit solutions that drive enterprise-level productivity & innovation.

Rob was introduced to the power of data, technology and analytics when he managed global, multi-asset trading desks. These career driven insights continued when Rob worked for Bloomberg Tradebook as global head of trading, chief risk officer and chief of staff. He valued his time at Bloomberg immensely saying, “Bloomberg made my brain hum and took me out of my comfort zone—which was challenging but fun.” Specifically, Rob witnessed the benefits of diversity in the work place, such as how a multitude of perspectives enhanced problem solving. Rob also became immersed in the world of advanced technological innovation and the tenets of operational risk management. Lastly, he was given the opportunity to work alongside world-class technologists across many specializations. This strengthened Rob’s already deep respect for technologists, especially the integral role they will play in the new economy.

After Bloomberg unexpectedly shuttered Tradebook in March of 2017, Rob set out to find a new role that built upon his years of myriad experience. In order to leverage his risk management and sales experience, Rob first pivoted into consultative selling of insurance and other financial products to both individuals and corporations. Per Rob, “I found the

insurance industry very intriguing for one specific reason; insurance uniquely addressed life’s true certainties: death, taxes and uncertainty.” His goal was to learn on the fly while trying to find where within the insurance space his skills and passion for innovation could be best served. It didn’t take Rob long to unearth his new niche.

In late 2018, Rob’s persistent research led him to start exploring the burgeoning “Fourth Industrial Revolution” (‘IR4.0’), a seismic phenomenon which promised global, exponentially expanding technological disruption; the likes of which the world had never seen before. Rob concluded, IR4.0 would cause “STEM” skillsets to rise in value, workforce compositions to shift, and systemic enterprise challenges to grow as companies grappled with effectively managing this change.

These observations led Rob to establish his new business, XPONIR LLC. “XPONIR’s mission is not to ‘sell’ insurance or financial products to companies in a conventional sense,” said Rob. “Instead, XPONIR offers a unique way of using risk management theory and principles to empower clients to identify and react to the multitude of variables impacting its rapidly evolving workforce.”

As a final note, Rob is confident XPONIR will also help companies navigate the workforce challenges of the COVID pandemic. “At its core XPONIR provides clarity that fosters sound decision-making during times of stability and tumult.”

**Rob Shapiro, Founder and CEO, XPONIR LLC**

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# JASON STEFFENS

Managing Partner, Steffens Group



**Jason Steffens** is the managing partner of The Steffens Group, a boutique executive search firm, located in Minneapolis, Minnesota, that specializes in the placement of investment banking, corporate development, venture capital and exceptional finance and legal professionals in major metro areas around the United States.

Jason formed The Steffens Group to give a more individualized touch to both clients and candidates. His unique approach to intensely working only one job and one client at a time offers an experience tailored to each of his clients and candidate's specific needs.

Jason majored in business management at the University of North Dakota, but always felt the "pull" of sales and with his personality, thought that world would be a natural fit. He started his career at TCF Bank as a bank lending manager and went on to an exciting career at Ameriquest Mortgage

company, where he rose to the rank of divisional manager, setting numerous company and industry records.

After the mortgage industry crash in 2007, Jason sought a new career path and "stumbled" into executive placement. Recruiting was a natural fit for him as he had spent his previous career building and training high powered sales teams. He was named as vice president of investment banking search for Gemini Solutions, a Minneapolis firm, and is still close with his mentors, who were supportive when he opened his own firm in 2016.

Outside of his professional duties, Jason has previously been involved in animal charities and is active in his church. He's also the devoted husband and father of three children. In his spare time, Jason is dedicated to his weightlifting and fitness routine and was actually the 2004 *National Drug Free Bench Press Champion* of his age group.

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The Steffens Group is a boutique recruiting firm located in Minneapolis, Minnesota that specializes in the placement of investment banking, corporate development, private equity, and exceptional finance/accounting professionals in major metropolitan areas around the United States.



# Jeff Goldberg

Executive Vice President

“Great minds must be ready not only to take opportunities, but to make them,” English scholar Charles Caleb Colton once wrote. As a successful entrepreneur, finance professional, and corporate leader, Jeff Goldberg embodies this sentiment, and he does so with an uncommon style and a unique perspective that combines drive and self-discipline with holistic balance. “My approach in both physical and mental is the yin-yang approach. I feel that without balance humans are rendered useless,” he shares.

His ability to master the complex art of maintaining a balanced mentality while serving the intellectual demands of his roles as leader, financial advisor, and business owner underlies a DNA of fierce self-discipline that has driven a career—and a life—lined with accomplishments. From college baseball superstar to celebrated financial advisor to founder of a successful franchise and owner of his own broker-dealer firm, this “great mind” continues to make his own opportunities—with astounding success.

Jeff graduated with a bachelor’s degree in economics from Westchester College, where he was just recently inducted into the Westchester College *Baseball Hall of Fame*. He went on to pursue his studies in finance at UConn, where his academic career was cut short when his father became ill. With a natural acumen for finance and a determination to succeed, he began his career at a small firm doing cold calling, and, in short order, obtained his both his *Series 1* and *Series 63* licenses.

After gaining valuable experience and honing his skills in the industry, he joined Wedbush Securities in 2007 as vice president of one of the firm’s satellite offices, where he was responsible for overseeing a team of finance professionals and managing operations. During this time, he served as angel investor and founder of a gourmet coffee and smoothie chain, which thrived despite its launch during the Great Recession. After selling the franchise, he moved from Wedbush to a premier investment firm, where he has ranked as the highest-producing broker and advisor for the last seven consecutive years. Given his journey, and his history of accomplishments, it would seem those famous words born over two centuries ago from the mind of scholar across the pond have proved prophetic for Jeff, who unknowingly embraced them as his own as a compass that has guided his success.

With all his triumphs, Jeff still maintains the attitude of a balanced mentality in his personal and professional life. While he is committed to hard work, he is devoted to his wife and three children, instilling in his kids habits and skills that will allow them to be successful. He enjoys being active in sports such as softball, baseball, wrestling, and Muay Thai. On the subject of balance, he adds, “This pay-if-forward mentality goes full circle. I always take care of the people around me.”

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“ His ability to master the complex art of maintaining a balanced mentality while serving the intellectual demands of his roles as leader, financial advisor, and business owner underlies a DNA of fierce self-discipline that has driven a career—and a life—lined with accomplishments.

# Edward S. Finocchiaro

Managing Partner/Regional Director

After 36 years as a successful financial advisor for some of the biggest investment houses on Wall Street, Eddie Finocchiaro decided it was time to use his skill, experience, and knowledge to help democratize investing and level the playing field for smaller mutual funds and hedge fund managers, and Main Street investors. As a managing partner and regional director for Multi-Funds, LLC and Alpha-Centric Asset Management Solutions, he is doing just that.

In his role at Multi-Funds, a third-party marketing representative for liquid alternative boutique mutual funds, he helps lead a team of financial veterans that work to bring boutique, independent money managers together with financial advisors. As a partner, his responsibilities include vetting of new staff, finding new portfolios, and conducting presentations. As a representative for his clients in the New England/Boston area, he is part coach, part financial services expert, part agent. “There are a lot of mutual funds and great managers making people a lot of money, but they don’t have money to employ a sales force, so we represent them to the financial advisors. Now, with our help, the company essentially has a sales force,” he explains.

Founded in 2008, Multi-Funds LLC has grown to become a best-of-breed distribution outsourcing solution for some of the best emerging investment managers in the industry. On a mission to deliver “the future of investing,” they act as the marketing arm for their clients on an independent-contracting basis, representing some of the best mutual funds available, all of which are non-benchmark centric with style-forward portfolios. With a skilled sales force stocked with financial experts with an average of 18 years of experience in the field and résumés that boast tenures at Wall Street behemoths, Eddie and his Multi-Funds team stand far and away from their industry peers. “Our salespeople have seen up markets, down markets, etc., so we tend to take a long-term perspective, and are in a better position to help FAs build better, more weatherproof portfolios for our clients.”

With the mission to be “the alpha-driven future of investing,” Alpha-Centric Asset Management Solutions was founded in 2014 as a boutique sub-advised mutual fund with the aim of identifying “endowment-model” managers with great strategies and portfolios and helping them to turn their strategies into open-end mutual funds “so the mass-affluent retail investor can buy them.” In support of this goal, Eddie helps the company join with talented managers who have unique expertise in areas such as biotech, renewable energy, and robotics to bring their investment styles to the investing public. “We’re democratizing institutional investing—making them liquid and dropping the minimum so that regular people have the same advantages that institutions have.”

As a prime example of firm’s commitment to “democratize endowment style investing” is a mini-hedge fund with a strategy that was very adaptable to mutual fund format, which was once out of reach for Main Street investors—until Eddie and Alpha-Centric changed the game and opened the door for them. “Now it is available for broker dealers to use with their clients. When



it was open (as a hedge fund), it had a \$10 million minimum, but with a mutual fund structure, the minimum is now only \$2,500. These types of products were once only available to institutions and large endowments. We’ve made them available to all financial advisors and investors.”

Eddie lives south of Boston and holds *Series 7* and *66* licenses. Outside of his professional life, he serves as a member of Legatus, a Catholic, C-Level executive organization that promotes ethics and faith in business. He is also involved with his alma maters, Boston College High School and Marquette University, his parish, St. Ann-by-the-Sea in Marshfield, MA, as well as several other local worthy causes. He is an avid golfer, skier, and guitar player.

“We’re democratizing institutional investing—making them liquid and dropping the minimum so that regular people have the same advantages that institutions have.”



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# Matthew Zeman

## VICE PRESIDENT

### THE EMERALD RECRUITING GROUP

Matthew Zeman began his career as a runner in the grain pits of one of the largest exchanges in the world - The Chicago Board of Trade (CBOT). He later became an arbitrage clerk and eventually began trading equity options and stocks. After gaining trading experience, he went on to obtain *Series 3, 7, and 66* licenses and to become a member of CBOT.

Matthew has also been a guest on *CNBC, Bloomberg, Fox Business, and Reuters television programs* and has regularly provided his views about the financial industry with *Dow Jones, The Wall Street Journal, The L.A. Times, and The Associated Press*. Today, he serves as vice president of The Emerald Recruiting Group located in New York, New York.

As vice president of The Emerald Recruiting Group, Matthew's primary focus is on the sales side of the business, which involves finding companies in need of people and then obtaining job orders from those companies. In Matthew's words, he "find's the right person for the job."

He is in a unique position because he is comfortable speaking to hiring managers in a wide variety of roles. He has been recruiting for 5 years and previously spent 10 years in the brokerage business. Therefore, his experience and extensive knowledge in the industry make it easier for him to work well with diverse groups of people.

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**The Emerald Recruiting Group is a boutique financial services staffing and recruiting firm that specializes in operations, middle office, finance and accounting, regulatory, compliance, and cyber security.**

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With offices in New York, Chicago, and Columbus, The Emerald Recruiting Group is a boutique financial services staffing and recruiting firm that specializes in operations, middle office, finance and accounting, regulatory, compliance, and cyber security.

Matthew works in financial services recruiting, which includes large banks, hedge funds, and wealth management. He and his team members help companies with their staffing needs such as obtaining compliance professionals, sales staff, and accounting employees, as well as trading operations such as trade reconciliations. Although they do

not have a written focus, and fill jobs throughout the United States and Canada, they focus largely in Chicago and the tristate area.

According to Matthew, what sets The Emerald Recruiting Group apart from other firms is their focus on quality over quantity. For example, he has seen recruiters work to gather as many resumes as possible without considering whether the candidates were right for the job or not. In contrast,

Matthew and his team spend a lot of time searching for quality people and take the time to get to know them. They speak to them via Skype or by phone in order to determine what both parties are looking for and to better understand their goals. The more they know the potential recruit, the smoother the process will be. At the end of the day, Matthew says that he would "rather send 1 great, quality resume than 25 okay ones."

**"What sets The Emerald Recruiting Group apart from other firms is their focus on quality over quantity."**

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# Gus De La Fuente

Financial and Investment Advisor



Unlike many leaders in the finance industry, Gus de la Fuente has an invested interest in his profession. He first became involved in the finance business after the untimely death of his father. His mother was left to endure four years of probate and to care for three boys on her own. After experiencing such a difficult time first-hand, Gus decided to become a financial and investment advisor so he could make sure his clients were always educated, well-informed, and given proper service.

As a financial advisor for Freedom 55 Financial in Kanata, Ontario, Gus runs a financial planning services forum. He is responsible for insurances, income replacement, investments, advanced tax planning strategies, and estate planning. Gus describes his approach as holistic. He explains, “I make sure people are taken care of while they’re alive by reducing their taxes both while they’re still living and when they pass away.”

In 2000, London Life rebranded its 140-year-old financial security planning arm as Freedom 55 Financial. It is a full financial security planning organization that offers financial planning and advice as well as London Life’s own brand of savings and investments, retirement income, and life insurance. Team members show clients their options and then guide them in making the right financial decisions.

Today, Freedom 55 Financial has a network of more than 3,700 financial security advisors across Canada. This includes roughly 450 advisors who operate their own businesses under their own incorporated names and who focus on meeting the more complex needs of families and businesses in the high-net-worth and affluent markets. Gus is among these advisors as he incorporated his company, Gus de la Fuente Wealth Management Inc., in 2012.

With over 16 years of experience as a financial and investment representative, Gus specializes in tax planning and estate planning for small business owners and high-net-worth individuals. However, Gus says that what sets him apart from others in the industry is that he wants to help all people. He keeps his client base small because his company does everything in-house, which is what true financial advisement should be in his opinion. Gus treats everyone the way he would treat his own family, and his clients see that. In fact, most of them began as clients but quickly became honorary family members and close friends.

In order to provide his clients with the best service possible, Gus worked to earn multiple designations including certified health specialist (CHS), chartered life underwriter (CLU), and certified executor advisor (CEA). He has also been a member of the Million Dollar Round Table for the past seven consecutive years (as long as he has been incorporated). In addition, Gus has been a member of Advocis for the past 16 years as well as a member of The Conference of Advance Life of Underwriting (CALU).

Gus is also a firm believer in philanthropy, so charities and volunteer work are important to him. He is currently a member of a group called 100 Men Who Care. The group gets together in order to collect donations and host fundraisers for local charities. Gus enjoys supporting charities that are important to him and that are important to the city.



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“ I make sure people are taken care of while they’re alive by reducing their taxes both while they’re still living and when they pass away.

# Jerry Kendall

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Jerry has been putting together deals in Denver, in Colorado, and on the West Coast multifamily real estate marketplaces for several decades, through his boutique mortgage brokerage platform. Ranked as one of the top multifamily lenders in the country, with a cache of industry awards, 854 closed deals, and \$1.76 billion in apartment loan transactions, which includes financing more than 40,000 units, his journey to success continues.

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## **Multifamily Capital Advisors stays on the cutting-edge of a very dynamic industry. How do you answer the rapidly changing needs of your clients?**

I've been working in this field for quite a while, so I'm accustomed to the evolving nature of the business environment. It excites me! I'm always reinventing, revamping the ways in which we do business and communicate with our clients to meet their needs. Right now, we're launching our new HubSpot-centric platform. This platform rolls out a knowledge hub and a financial hub platform with more education tools, blogs, financial market resources, as well as other elements to support growing our clients knowledge base and achieving their financial goals.

## **Tell us about the company.**

We're the only mortgage brokerage/banking company in Colorado that focuses exclusively on financing multifamily properties. We do apartment financing, and nothing but apartment financing. We eat, breathe, and sleep apartment loans. I founded the company in 2010, after a 10-year career as VP for Wells Fargo Bank, Washington Mutual Bank (now JPMorgan Chase), and Countrywide Bank (now Bank of America).

## **How does Multifamily Capital Advisors serve its clients?**

We focus on positive outcomes and exceeding our customers' strategic goals through our execution. We want our customers to look at us as their CFO or assistant to their CFO. Our role is to be active in the financial markets, always plugged into the apartment market at all times even when they are not, and our clients have us on call to be their go to resource at any time. We provide our clients critical analysis and options to help them execute their strategy, and develop a roadmap to get them there, working with them hand-in-hand, all the way through the execution of the deal. Everyone wants a CFO that empowers their decision-making. This may seem bold to take on this much responsibility, but our clients deserve this all-in approach. And of course, they always make the decisions as the President and CEO as I am there to empower them.

## **You truly enjoy your work, and you take it very personally. How does this inform your approach to working with clients?**

I absolutely love my work. I'm passionate about it. I have owned and completed rehabs up to 80 units personally since 1996, and I just completed a renovation of 12-unit apartment building. I know the business inside and out but there is always something to learn and lots to share. It is fun working on big deals for my clients, putting them together. The same strategy I use for myself I use for them. I treat every deal like it's my deal, it is the whole concept of taking ownership, so if my client's deal fails, I feel like I failed, and this drives me to succeed, because when they succeed, I succeed. I've had the pleasure of serving more than 500 clients. One of my clients has grown from 55 units to more than 1,200 units since 2006, from a single \$4 million property to multiple buildings worth \$200 million now—and I have been with him every step of the way.

## **What is your company's mission?**

Our mission is to live by the precept of credibility and by structuring it into every aspect of our business for the benefit of our customers and employees. Credibility equals proven competence, plus relationships, plus integrity. We drive this precept into every part of our business, and it drives our decision-making and business philosophy. Our customers should want to do business with us again and again, and our team should feel proud to be part of the customer's experience.

## **You have an impressive collection of industry awards and you're rated as one of the top multifamily lenders nationwide. What is the key to your success?**

The key to success is about believing each deal is about the next deal, so my best practices approach is to bring the knowledge from each prior transaction to the next deal and to the next customer. Over the past 20 years, I have executed the funding of over 850 multifamily properties and more than \$1.76 billion in loan transactions and over 40,000 units. Success does not stand still. Success is not deserved; it is earned, success is not owned; it is rented, and success takes people on journey. This journey drives me from one deal to the next. I can't wait to do the next 40,000 units.

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Jerry Kendall, Managing Director — Multifamily Capital Advisors

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## CHRISTOPHER J. CHAMMAS

Chris boasts a diverse and well-rounded international background, which began when his family moved to Dubai in the early 1980s to establish Apple's exclusive distribution chain throughout the Middle East and North Africa, where he became fluent in English, French, Arabic, and Spanish.

After graduating from Tufts University with a B.S. in quantitative economics, Chris moved back to Dubai to begin his career in finance at a regional Middle Eastern Bank where he worked as a senior investment analyst for the Bank's \$1.3 billion proprietary investment portfolio which included other banks, private equity and venture capital investments, real-estate, as well as publicly listed securities and fixed-income instruments. After leaving his role in Dubai in 2012, Chris moved to California to successfully sell a tech start-up he was personally invested in and later joined local investment bank Grosvenor Square Advisors where he worked directly under the CEO on all aspects of the investment banking business model. Chris later joined Bryant Park Capita ("BPC") in 2015 and is currently a Vice President involved in all aspects of the firm's active engagements, including sell-side and buy-side M&A transactions, debt and equity capital raises, and valuation services, as well as business development initiatives.

*BPC is an investment bank founded in 1991 that provides mergers and acquisitions, debt and equity, and corporate strategic advisory services to its clients. For nearly 30 years, BPC has successfully guided middle-market firms through growth, expansion, sales, and acquisitions. Due to their client driven approach, they have built and maintained strong relationships with strategic and financial buyers, banks, private equity firms, hedge funds, and other highly sophisticated financial sources. In fact, the BPC team has an extensive track record of success, which includes the completion of 300 deals that are worth over \$35 billion in transaction value.*

Chris' core expertise is within the FIG and specialty finance sectors, where he brings robust relevant transactional experience from his role in Dubai where he primarily acquired and managed other corporate bank investments through the investment portfolio, as well as his role at BPC where he primarily executed on specialty finance and FIG client mandates. Chris is currently a CFA level 3 candidate.



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## ANTHONY J. VENTURA

A dedicated investment banking professional, Anthony Ventura fully engages with clients when helping them to identify, evaluate, and pursue the best strategic financial alternatives possible. In addition to holding a bachelor's degree in economics from Allegheny College as well as a master's degree in business from Carnegie Mellon, Anthony boasts over 15 years of diverse middle market experience. He currently serves as managing director of RedShift Advisors in Pittsburg, Pennsylvania where he stands committed to tailoring the bank's vast portfolio of services in order to meet the individual needs, objectives, and resources of every client.

A leading lower middle market investment bank, the mission of RedShift Advisors is to help people throughout the nation to acquire and to grow more businesses. The service firm primarily works with companies in the range of \$25 million to \$250 million in annual revenue providing services in buying and selling businesses; raising capital for businesses and real estate; advisory services; and niche services for owners, investors, and private equity groups.

Since founding the firm two years ago, Anthony has led his team in developing long standing relationships capital providers including commercial banks, mezzanine fund investors, and other private equity groups. The advisors take pride in listening to their customers and in helping them to create a balance between their own business objectives and those of the bank. RedShift team members strive to not only understand their clients' problems but to develop multiple potential solutions that will guide them toward reaching their financial goals.



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## LAUREN ANTION

Lauren Antion is a vice president in the beauty & personal care practice at Intrepid Investment Bankers, a subsidiary of MUFG Union Bank, N.A. In her role, she works with deal teams on originating and executing mergers and acquisitions as well as helping to raise capital across the beauty and personal care sector. She also serves in key leadership positions in the firm’s analyst recruiting program, firm training committee, and community outreach efforts.

During her nearly five-year tenure at Intrepid, she has held significant roles on several high-profile beauty and personal care transactions. Last year, Lauren was a key member of the teams that successfully executed the sale of leading hair care platform, JD Beauty, to ACON Investments, the owners of the leading hair styling tools and accessories brand, Goody Products, as well as the investment by Kainos Capital in prestige skin care brand, Beauty Biosciences. Additionally, she was involved with the undisclosed sale of a leading prestige beauty care brand. Lauren’s transactional experience also includes key roles in the sale of direct-to-consumer deodorant brand, Native, to Procter & Gamble, the sale of iconic hair styling brand, Salon Grafix, to High Ridge Brands, the sale of JD Beauty and its flagship brand, The Wet Brush, to Topspin Partners, and the sale of the topical analgesics brand, Zim’s MAX Freeze, to Kobayashi Pharmaceutical.

In February 2020, Lauren was named to the list of Top Women in Banking by the Los Angeles Business Journal. Given her deep industry expertise, Lauren has taken an increasing role in the beauty & personal care practice as a broader industry supporter and is a member of the Cosmetic Executive Women and Professional Beauty Association. Lauren graduated from Amherst College, where she was a member of the Investment Club, the Student Athletic Advisory Committee, and Amherst LEADS Program. She also served as the student representative of the Amherst College History Department. While at Amherst College, she completed the Business Bridge Program at the Tuck School of Business at Dartmouth College.



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## AMIT VERMA

Amit Verma is the chief administrative officer and chief of staff in the Office of the CEO at IDB Bank, a New York-based private and commercial global bank with locations in the U.S., Latin America and Israel. In his role, Amit leads the firm’s C-suite with executive, strategic, and thought-leadership skills in their pursuit to further the success of their clients. Amit joined IDB’s headquarters in Midtown Manhattan with nearly 20 years of experience across multiple areas of finance, including private banking, corporate banking and retail banking, and expertise in business, management, operations, and technology. He utilizes executive presence and skills across planning, budgeting, project management, reporting, and other areas to lead the firm’s unwavering dedication to nurture client relationships by providing quality service, personalized attention, and innovative products.

Amit’s interest in finance began early in life. After receiving his bachelor’s degree in computer science and international business as an honors graduate from Eckerd College in St. Petersburg, Fla., he immediately launched his career in 2001 as an intern with Citigroup’s Brokerage Business, where he worked in the

financial planning office providing advice to clients. Citi took note of Amit’s passion and skill, and he was hand selected to participate in its Management Associate Program, a position offered to the select few targeted as high-potential employees. Over the years, Amit’s skill, expertise, and outstanding leadership qualities drove him up the ranks of executive roles as leader of a variety of finance, brokerage, and banking divisions and as steward of \$44 billion in revenue and \$1.2 trillion in assets in 100 countries. A career that began as an internship with Citigroup culminated in his last position as executive director, chief operating officer for the treasury and trade solutions at Enterprise Services, before leaving to join IDB.

With his lifelong passion for finance driving him, Amit brings his broad and diverse strategic and transformation experience across multiple lines of business to support IDB’s commitment to its clients and its mission to create an environment where long-term, multigenerational relationships can grow.

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## ANDREW SCOTT

Throughout his 15 years of capital markets experience, Andrew Scott has held multiple leadership roles across London, New York, Hong Kong and Tokyo. Andrew has directly managed risk, as well as served as a trusted advisor to all client types from retail and corporates through to CIOs of hedge funds. Andrew specializes in helping clients efficiently and optimally allocate capital, as well as designing sophisticated and often bespoke hedges for their portfolios. Andrew boasts a significant global client base with relationships everywhere from Sydney to São Paulo.

In 2004, Andrew got his start in finance at Deutsche Bank in London, going on to work on multiple award-winning trading desks, including Credit Suisse and Merrill Lynch, before in 2015, joining Societe Generale in Asia. In 2017, Andrew was transferred to New York where he became the youngest managing director across North and South America. Andrew served as head of cross-asset strategy & solutions and was a member of the executive sales management team, before leaving to pursue an opportunity in London.

Andrew has an extensive media profile. In addition to speaking at industry conferences all over the world, Andrew has been featured as a guest speaker on numerous television stations like *Bloomberg* and *RealVision TV* and is frequently quoted in the press such as *The Financial Times* and *The Wall Street Journal*. Andrew is passionate about sports and charity work, previously played semi-professional soccer and holds a Bachelor of Science degree in finance from the London School of Economics.



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## DORELLA RANGEL MADEIRA

Throughout her 22 years in the financial services industry, Dorella has been highly regarded for her ability to build positive, long-lasting relationships with both clients and employers.

A dual citizen of the U.S. and Venezuela, Dorella grew up between the two countries and is not only trilingual, but also possesses impeccable cross-cultural communication skills. As a result, she developed the flexibility and versatility necessary to work in multiple fields such as investment banking, commercial banking, and the retail luxury corporates.

Dorella started her career in 1998 as an analyst in media investment banking and completed a three-year program at Veronis Suhler Stevenson. She then had a brief stint at Harvard Business School where she worked as a research associate before returning to investment banking. From that point, Dorella spent much of her career with Bank of America Merrill Lynch and Credit Suisse in leveraged finance and covering private equity firms.

In 2017, one of Dorella's clients, Sotheby's, hired her to cover their Art Financial Services Division. She was responsible for running a portfolio of loans underwritten against art, directly covering art collectors seeking to leverage their art portfolios. Dorella managed a group of 12 people internationally. She developed strong relationships with all art specialists within Sotheby's who appraise art collateral and developed financial solutions resulting in double digit growth of the group's portfolio.

One of the aspects that makes Dorella unique is that she has always been hired by people she has worked with, such as Sotheby's. Because she has a gift for establishing relationships, they become friends or clients before they become employers.



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## JONATHON BAUGHER, CPA

As the owner of JB Tax, Accounting, and Payroll Services, Jonathon Baugher offers a unique one-stop shop opportunity for small business owners throughout southeast Wisconsin. In addition to his title of certified public accountant, he also holds a bachelor's degree in accounting from Carthage College as well as ten years of experience in the financial services industry. While building his own business, Jonathon worked for a large company listed on the S&P 500, and prepared over 1,500 individual and small business tax returns. As a result, clients feel confident going to JB Tax to seek assistance on their challenging tax issues or to take advantage of their other cost-effective financial services.

Since its founding in 2012, JB Tax has provided high-quality, affordable tax services to well over 1,000 individuals. "Our clients appreciate our year-round support and their ability to work with the same tax professional each year," says Jonathon. However, the continual, personalized service is only one aspect that sets the business apart from other tax offices.

Due to their training and specialization, Jonathon and his team are confident in consulting their expansive resources on unique tax issues, making recommendations, and serving as client advocates. They also offer a vast array of services, which include tax preparation and consulting; accounting and payroll services; entity selection and restructuring advisement; new business startup; and financial consulting. No matter what job his team undertakes, Jonathon makes it his mission to consistently provide the highest level of client service professionally possible.

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## LYNDA PETROSSIAN

Lynda Petrossian is a successful and highly regarded sales and marketing executive known for outperforming expectations and delivering solid sales results. With significant experience in the financial services sector, she has a long and established record of raising capital and building and implementing sales programs aimed at institutional investors and asset managers. "The secret to success is to do the common thing uncommonly well," said J.D. Rockefeller, Jr. What Lynda does best is raising funds across public and private pension plans and foundations, selling firm funds and strategies to pension communities, and closing business. A natural relationship manager, Lynda builds and develops outstanding business relationships delivering best-of-class service and support for consultants, public pension plans, corporations, endowments and foundations, family offices, and OCIO channels. With over 2 decades of experience, Lynda attributes her success to three fundamental traits; her perseverance, her ability to connect with her prospective clients, and a deep understanding of their needs. Most importantly, Lynda works closely with clients, always mindful of their unique challenges, purposefully seeking solutions to best meet them as she builds and fosters long-term successful relationships. With a uniquely expansive background, Lynda's skills span the sales and investment universe, from strategic planning to portfolio management

to partner development. Her career achievements are extensive. As a senior director at First State Investors, she co-developed, built, and implemented the U.S. institutional sales program for this global asset manager with \$8B North American assets under management. In previous roles, she served as managing director for K2 Advisors Group, spearheading the mission to build and implement an asset-gathering program serving as a key team member that grew the firm's AUM from \$2B to \$10B during her six-year tenure. Lynda also served as a director at MacKay Shields, LLC, where she was nominated by her peers for the *Institutional Investors Client Service Award for Excellence* and achieving top client retention. A former portfolio manager and current Series 7 holder, her additional expertise includes client portfolio and asset management, capital markets, fixed income, product launch/positioning, and contract negotiation/management. Outside of work, Lynda dedicates much of her time to philanthropic causes, including the Big Brother & Big Sister of NYC, Crossroads Community Soup Kitchen at St. Bartholemews, Pound Ridge Economic Development Council, Access Equestrian, Inc., and The New York Foundling, **CONTACT:** lyndapetrossian@gmail.com | 917.767.4470 | LI: lyndapetrossian

## JACQUELINE GRIFFITH CROWLEY

Meet Jacqueline, the 37-year-old business manager behind some of Minnesota's wealthiest families. Her firm, Sifwell, coordinates everything from taxes and trusts to bill-pay and bookkeeping. Before Sifwell, she was a chief of staff, an investment advisor, and a private banker. In each role, she connected the dots for her clients to make order of their complex financial lives.

Jacqueline's clients turn to her to handle day-to-day financial tasks and to correspond with their investment managers, bankers, lawyers, accountants, and staff. Sifwell offers an initial financial health check-up, which confirms what clients are doing well, and offers ideas that they may have not yet considered. "Clients want to know if they are spending within their budget, but also if they are taking advantage of things that other families in their wealth bracket are. In that respect, we end up providing a mix of 'high-low ideas' about how to manage money," Jacqueline explains.

"This business is deeply personal. We are confidants to our clients and stewards for their wealth," says Jacqueline. Sifwell checks that every account and every obligation and every entity is well run; they field concerns large and small. At Sifwell, they believe solid capital management bears fruit for your family.

Jacqueline holds a BA from Northwestern University, an MA from New York University, and a Mountbatten Certificate from Cambridge University. She was named one of the 2018 Women to Know by the MSP Business Journal and received the 2019 Ideation Award. She is a managing principal of Stromhaus Group, her family-owned business. Jacqueline serves on the investment committee of Purple Arch Ventures, a Chicago-based venture capital fund. She also serves as finance chair of Still Kickin, a Minneapolis non-profit.

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## BENJAMIN TESKE

As SVP, chief lending officer at Greater Texas Federal Credit Union, Benjamin Teske oversees all things lending, including real estate, commercial, consumer, and indirect lending, as well as collections. As an experienced lending professional and a banking expert with 15 years of experience and an MBA in finance, he has dedicated his career to the field, which began even before he graduated college. "I grew up in the industry. I started as a part-time float teller during my undergraduate studies and worked my way up," he shares.

Headquartered in Austin, Texas, Greater Texas Federal Credit Union is a \$702 million credit union serving members through 19 branches across Texas, including San Antonio, Austin, Dallas/Arlington, Houston, and Bryan/College Station. While remaining loyal to a traditional credit union model that embraces the co-operative spirit of the movement, Greater Texas is leveraging analytics and technology, and focusing on process improvement to provide better experiences for members and team members. "We're focusing on digital banking platforms, loan origination systems, account origination systems, and on extrapolating insight from actual data instead of using industry assumptions," Benjamin explains. "We're leading in a smarter way, making data driven decisions."

Although a mid-sized credit union, they still offer personalized services to its members and enjoys close ties with them, and with the communities that it serves, most notably, as the official credit union of Texas A&M University. "We're really proud of this partnership. There is such a strong sense of loyalty to the Texas A&M brand. We do business as Aggieland Credit Union in the Bryan/College Station Area."

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**Alan Rabb** is a prominent finance professional with more than three decades of experience in the CPG industry; twenty-nine of which have been with The Coca Cola Company. Since accepting his first position with the legendary *Fortune 100* beverage company in 1989, Alan has transitioned through several roles of increasing responsibility, including senior vice-president – finance for the sparkling and strategic marketing areas, the CFO for the US operations business, which included management of a business affairs team, forecast center of excellence, procurement and productivity areas, the national retail sales finance and franchise leadership finance functions as well as finance leadership for the North America marketing brands and associated P&L's.

His long and enviable career culminates with his present appointment, which involves co-leading the implementation of global marketing investment tool and system. This is a transformational project for Coca Cola Company and will equip marketers and finance associates with a full spectrum view of investments for marketing in the business well into the future.

Alan's success in the finance sector can be attributed to the combination of his experience and broad academic foundation. He holds a BBA in accounting from Emory University and an MBA in both finance and international business from Mercer University. Initially, Alan had considered pursuing a career in law or criminal justice but eventually moved towards a career in corporate America. Alan will culminate this fascinating career with his retirement at the end of 2018.

This well-earned hiatus from corporate life will also allow him some downtime to indulge in his favorite activities, such as photography, swimming, travel, and spending time with his family. In addition, Alan is

in the process of completing a book that he has been working on for some time. His book will be released in early to mid 2019 and explores how to lead a fulfilled life while balancing all of the pressures that your life can put in front of you. The fundamentals he outlines in this book will be equally relevant to his future, as he considers several options, among them he has formed a new consulting company, ACS Consulting Solutions.



His consulting company, ACS Consulting Solutions, will specialize in consulting in the areas of business and financial process work, agility and efficiency, as well as the previously mentioned forensics field with a focus on both criminal forensics and fraud examination. He will complete his ACFE certification in early 2019, which will compliment the certification he just completed in criminal forensics from Colorado State in the fall of 2018. After spending some time with Alan, one thing is certain; he will succeed in whatever he does and leave an impact on all those that he touches. Contact: alan@acsconsulting.solutions.

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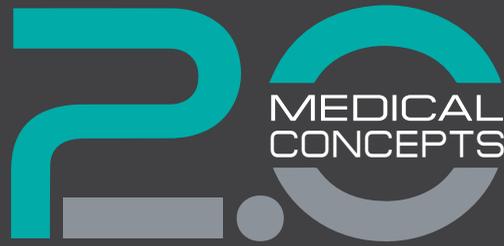
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