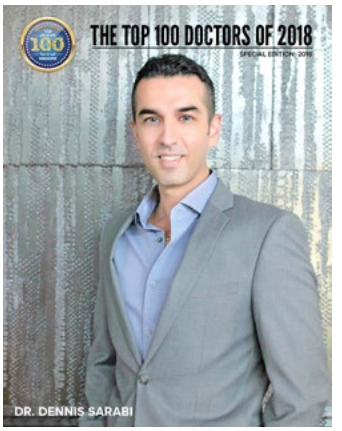
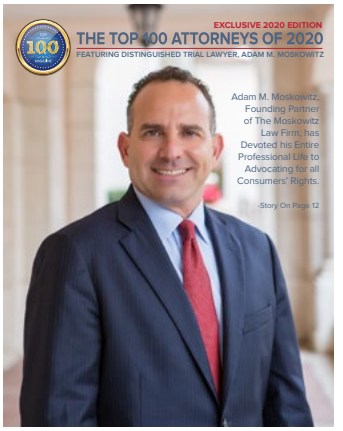
WINTER 2022 SILVER EDITION

THE TOP 100 PEOPLE IN FINANCE

FEATURING ANNA EL-ERIAN

THE TOP 100 MAGAZINE





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www.TheTop100Magazine.com

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Westbury, N.Y. 11590

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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 one of our finest publications 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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Q & A

Alexander (AJ) Stern

The remarkable investment leader unlocking additional value to his portfolio while improving the world in the process

About Giving back is a core element of AJ Stern's upbringing and philosophy that drives him as the president of Beverly Hills investment firm AJS Capital. The company engages in private equity, venture capital, and alternative investments across a range of asset classes with the objective to generate outsized risk-adjusted returns. The firm mainly concentrates its investment strategies in real estate; specialty finance including asset-based lending and litigation finance; marketable securities with a concentration on closed-end funds and structured notes and private securities with further growth potential. Since the outbreak of COVID, the firm has had an even sharper eye on socially conscious investments.

> We are also extremely focused on being tax efficient by utilizing tax-related tools such as accelerated depreciation, 1031 like-kind exchanges, tax swaps, tax loss harvesting, installments sales, tax credits, opportunity zones, donating appreciated assets, and many others.

A business veteran with investment expertise that spans a range of intricacies, AJ's reputation for seeking opportunities across all sectors is known far and wide. He has merged his exceptional passion for finance and investing with his innate desire to give back to build a company that, with its partners, has been involved in transactions well over $1 billion in just its first four years.

AJ's parents, Alan and Lisa Stern, have been well known community leaders for over 35 years attending numerous meetings and events with world leaders and visits to the White House. His wife's grandfather, two-time Academy Award winner Rabbi Marvin Hier, is the founder and dean of the Museum of Tolerance, Moriah Films, and the Simon Wiesenthal Center, an accredited global human rights NGO with a constituency of over 400,000 households. Today, as the torchbearer of a philanthropic legacy that stretches back generations, AJ and his wife support over 50 charities annually, including acting as chairman of the annual TomcheiLA charity golf tournament and president of his local temple.

In 2017, AJ founded AJS Capital with a unique model that reflects his commitment to giving back, one that brings value to its partners and investors while contributing to the betterment of humankind. From pistachio farms to senior health facilities to promising biotech and healthcare upstarts, where AJ sees promise, he invests—and everyone benefits. We had the privilege of sitting down with AJ to learn more about his strategy for finding diamonds in the rough and why socially conscious investing is the driving force behind a firm that shows no signs of slowing down.

> I pride myself on being nimble and open to exploring and potentially committing significant capital to new opportunities in unfamiliar sectors. The firm avoids trapping ourselves with tunnel vision that requires only assessing deals with characteristics that we have past familiarity and success with.

Q & A **Tell us a little bit more about your company, AJS Capital.**

The company is built on two main pillars. One is to invest in opportunities that generate an outsized, risk-adjusted return. The other is to focus on risk control and low-cost basis with an eye on opportunities in less efficient markets

that offer a margin of safety. We are also extremely focused on being tax efficient by utilizing tax-related tools such as accelerated depreciation, 1031 like-kind exchanges, tax swaps, tax loss harvesting, installments sales, tax credits, opportunity zones, donating appreciated assets, and many others. The firm prides itself on its communication and transparency. As such, the company operates on a deal-by-deal basis with its partners and investors while seeking input and perspective throughout an investment's life. We specifically avoid the fund structure that raises money first from investors and has complete control over how those funds are used without the need for feedback. Despite investing in a wide range of asset classes, the firm's disciplined methodology is always the same—seizing opportunities where we see market inefficiencies and mispricing, wherever they are.

I grew up with a philanthropic background and having a goal to positively contribute to the world by addressing various needs. It is a fundamental part of who I am.

AJS Capital has experienced an almost meteoric rise in just its first four years. To what do you attribute this astounding growth?

The firm's continued growth can be attributed to its relationships and reputation. I get constant deal flow from my vast network given my reputation as someone who executes exactly as I claim and can provide the flexibility to make a deal structure work for all parties involved. If I say I am going to do something,

We have made several targeted investments in underperforming and underutilized facilities with the goal to enhance the quality of care and expand the range of services to meet the growing needs of this most vulnerable population.

I do it, and our partners, investors, brokers, and lenders have an extreme level of confidence in our firm's ability to continue that trend. When I am presented with a new deal, I always provide timely input, recommendations, and assistance, whether I invest in it or not. This is how you build relationships.

Your approach is unique in that rather than confine your scope of investments to a few specific sectors, you look for opportunities wherever they may arise. Will you tell us more about this?

I pride myself on being nimble and open to exploring and potentially committing significant capital to new opportunities in unfamiliar sectors. The firm avoids trapping ourselves with tunnel vision that requires only assessing deals with characteristics that we have past familiarity and success with. While my initial focus at the start of my career was value-add multifamily, I strive to be flexible to changing market conditions and environments so I can be ahead of the curve and take advantage as circumstances change and present new opportunities. It comes down to a simple question—where can I make the most money with the highest risk-adjusted return given the current investment landscape?

> In 2017, AJ founded AJS Capital with a unique model that reflects his commitment to giving back, one that brings value to its partners and investors while contributing to the betterment of humankind.

While you have been involved in many transactions over the last few years, what has the firm invested in since the start of the COVID-19 pandemic?

Since the start of the pandemic, the firm invested in the areas of securitized structured notes of tech and investment banks, biotech, senior healthcare facilities, behavioral healthcare facilities, pistachio farm development and many others. I saw market inefficiencies and seized the opportunity to invest in deals that I strongly perceived as having a low-cost basis that could outperform other opportunities in a volatile market.

For example, I bought several structured notes on Amazon, PayPal, Goldman Sacks and Morgan Stanley at the beginning of COVID. The underlying stocks took a beating like the rest of the market, and I was confident that usage of tech companies Amazon and PayPal would increase as COVID progressed while investment banks Goldman Sacks and Morgan Stanley would vastly outperform traditional banks as they focus more heavily on fees-based businesses and do not have nearly as much toxic debt on their books given their far smaller lending platforms. While I could have simply bought the stocks directly, I chose to buy structures notes on these public companies as they provided mid-teens unlevered coupons and provided a margin of safety and barrier of 30% or more on the downside protection at the COVID level lows. Further, we had the option to leverage these marginable positions and create an over 10% arbitrage on the amount borrowed as our cost of funds were well under 3% to create an overall return well above 25% if the positions did not fall below the barriers. While I did not take that more aggressive route, having that ability and option to execute that strategy later holds tremendous value. Given the market volatility COVID created, I was more comfortable getting mid-teens return while protecting my downside than buying the stocks outright. These are just some examples that highlight our emphasis on principal protection.

> The company is built on two main pillars. One is to invest in opportunities that generate an outsized, risk-adjusted return.

Please tell us about some of your recent socially conscious investments.

Socially conscious investing is a fundamental part of our firm, and a value that guides me as an investor. Since the start of the COVID pandemic, our firm has made several investments in agriculture, senior housing, and healthcare-related companies. We expanded our pistachio farm developments in Arizona turning unused raw land into job-creating pistachio farms. While Arizona has only about 1% of total domestic pistachio production, an increasingly large number of buyers have been requesting Arizona-grown pistachios given its unique flavor. The demand for pistachios has grown exponentially in developing markets such as India and Asia given its well-known health benefits attributed to its many vital nutrients and high levels of unsaturated fatty-acids and potassium. As the U.S. competes with Iran in world pistachio markets, the 2020 U.S. crop came in at about one billion pounds for the first time in history—around 350 million more pounds than Iran.

Another area of focus is senior housing. The sector is on the verge of major growth due to strong long-term demand from an aging baby boomer population. It is no secret that this sector has been one of the hardest hit during the recent COVID outbreak as many facilities were ill-equipped to properly handle the spread of the deadly virus. Many facilities are now in major financial and operational distress. We have made several targeted investments in underperforming and underutilized facilities with the goal to enhance the quality of care and expand the range of services to meet the growing needs of this most vulnerable population.

The company continues to succeed and grow by disrupting and attacking the broader problems in health care by improving patient outcomes, democratizing access, and enhancing education.

We have also entered the behavioral health space that provides treatments, programs, and therapies for those suffering from substance abuse, depression, anxiety, anorexia, bulimia, body dysmorphia, and many other forms of mental health disorders. COVID exacerbated the suffering of many dealing with these struggles as they were forced to isolate and severely limit contact with others. The rise of social media has also contributed to the substantial increase in demand for these services as some have unrealistic expectations of their appearance, behavior, or happiness based on some of the photoshopped images and videos they see on these online platforms.

Can you share a few of your healthcare and biotech investments that are aggressively addressing problems associated with the pandemic?

This is an exciting area for us, given the promise of not only the potential returns, but the potential impact on the world and its ability to help safely navigate this pandemic and any future COVID crisis that could emerge.

The most recent and potentially most important investment has been in a particular biotech company that is working on an antiviral that could possibly restrict the spread of all forms and variants of coronavirus. Despite the rollout of vaccines, COVID-19 still looms, as do the fears that they might be ineffective for new strains or other types of corona viruses that might appear. Further, the current vaccines might only be good for a short period of time and require a periodic booster shot. In addition, a large percentage Americans and even healthcare workers are hesitant to get the vaccine. The company is working on a method that would restrict the ability of any type of coronavirus to replicate. The experienced and qualified team of doctors and researchers have a proven track record of success using a similar approach with many other viruses. The research and patents are becoming more valuable with each passing month as the company grows.

We were also one of the first investors in Osso VR, which provides virtual reality tools to the medical training sector. The company has seen its adoption skyrocket during the pandemic as medical device manufacturers and health care networks turn to training tools that do not require a technician to be physically present. Users can access this platform anytime and anywhere. They can use the platform to get far more reps in to enhance their experience, familiarity, and technical expertise. They have the world's largest VR surgical training library utilized by thousands of surgeons a month all over the globe. The company continues to succeed and grow by disrupting and attacking the broader problems in health care by improving patient outcomes, democratizing access, and enhancing education. I saw promise in this company and the problem they were trying to address. Like all my investments, I strongly believe in this team's ability to provide quality work product and execute on stated goals and objectives. They have more than proven their abilities so far and will continue to do so.

You and the firm have achieved remarkable success, all while never losing sight of your commitment to make a positive impact on others. Why is this important to you?

I grew up with a philanthropic background and having a goal to positively contribute to the world by addressing various needs. It is a fundamental part of who I am. To be able to use my skill and expertise to benefit not only our partners and investors, but the public is tremendously rewarding. It is important to note that no gesture or effort can be too small.

AJS CAPITAL

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Dino Minichiello

Photo Credit: Vikas Kapil

> Being ahead of the curve is what has made Dino successful in both design and venture capitalism.

Photo Credit: Vikas Kapil

At 52, Dominic Dean (Dino) Minichiello still has the look of an MMA fighter at the top of his game. Fit and casually well dressed, there are only a few deep lines around the eyes that mark the battles over years, but his step is light and belies any doubt that there have been big wins. Unconventionally, the seasoned entrepreneur, fashion designer, and Founder and CEO of Snap Brands is heavily tatted. Blue ink flickers up from under a relaxed shirt collar, stopping just shy of the Adams Apple, which itself rests discreetly between the sweeping horns of a bull. Likewise, his forearms are writ large with excited imagery - not something one would expect of his generation or from the benefactor of a long line of classic Italian bespoke couture. Yet nothing about Dino Minichiello fits expectations. Just as his tattoos pre-date and anticipate the millennial love of skin art, everything about him suggests he is a step ahead of his own time.

Being ahead of the curve is what has made Dino successful in both design and venture capitalism. As a protégé and son of master tailor and mentor, Paul Minichiello, a fixture in the Vancouver fashion scene for nearly five decades, Dino began his career as all good entrepreneurs do — by breaking the rules. Anticipating the trend of branding underwear as outerwear, he launched ONS, a chic but sassy line of bespoke undergarments, branded explicitly to look their best on the bedroom floor. ONS shot Dino into the Vancouver fashion scene as one of the first designers to anticipate the unlimited possibilities of underwear conceived as play, entertainment, identity, and compassion (portions of sales went to HIV/AIDS research).

Leaving ONS at the height of its popularity, Dino moved into the Yaletown fashion scene in 1999, as Minichiello Retail. Stacking his team with a classically trained master Italian tailor and Dino's own starkly honest designs, he carved out a previously unrealized market niche, which he characterized as "Old World Italian Design with a New World Attitude." True to the slogan, each garment both embraced and rejected the classic mold. Dino's personalized silk linings captured the untamed individuality unique to each client, while refining the rebel under the suit with the impeccable and knowing detail of classical couture. This ability to recognize and represent North America's obsession with individualism and capture it under the coveted European standing of class, inspired an intense client following. Custom orders came in from sports professionals such as Bob Lenarduzzi, Cheick Kongo and Olympian, Charmaine Crooks.

Stacking his team with a classically trained master Italian tailor and Dino's own starkly honest designs, he carved out a previously unrealized market niche, which he characterized as "Old World Italian Design with a New World Attitude."

Photo Credit: Mat Lo Photography

SNAPBRANDS

Rebranding Minichiello Retail in 2020, under the name Cattivo Ragazzo, Dino continues to redefine the tension and attraction between tradition and individualism, chivalry and machismo. Contemporary followers include: MMA fighter and columnist, Cheik Kongo (who flashed his personalized suit to cameras at the *Bellator MMA Fighting Championship*); pro free mountain bike athlete, Geoff Gulevich; pro skateboarder, Cameo Wilson; Hall of Famer, Al Wilson; entertainer, Jim Byrnes; actor, Aleks Paun; and film director, Gabriel Napora.

Within the rich network of Dino's many business relationships, he encountered an abundance of great ideas and opportunities loaded with market potential. He was eventually driven to raise venture capital for underfunded start-ups. In 2009, Minichiello took a detour from fashion to found Triumph Capital, a private equity and investment banking firm, with the idea of bringing under-funded, ahead-of-the-curve projects into new levels of profitability. In 2014, Dino and his team established an ambitious, live-event media and post-production company to feature under-publicized Mixed Martial Arts events. It was christened 'Takedown Media.' Takedown produced a publicity package that was sold and distributed to networks across the globe. Ken Pavia was made director of business development and Takedown quickly acquired the participation of more than 30 international MMA organizations. After suffering a big personal financial loss trying to stop shares plummeting on a stock market short, Dino left Triumph Capital.

Reflecting on his losses now, Dino traces an imaginary line around the inked number '338' tattooed on his inner wrist. It's the house number of his family home, "...where I was raised and where I returned, if only in spirit; after losing everything. It's really your family and your roots that remind you who you are and give you ground to stand on when fortunes crumble."

Asked how he is different from his father, he remarks, "I spend a lot of time with my daughter. We're very close. I give her a lot of freedom to be creative from a safe place."

Despite some devastating losses, the COVID-19 pandemic has fueled Dino's most visionary project to date under Snap Brands. Snap Brands is a direct-to-consumer (D2C) telehealth company that leverages audio analytic biomarkers, behavioral economics, open AI tools, tested SEO strategies and approved data gathering techniques to deliver a "blue ocean" value proposition. Snap Brands partners with, acquires, develops, distributes and sells health and wellness products and services in unparalleled and profitable ways. Dino has stacked the Snap Brands team with first-rate scientists, researchers and military technologists together with a strong executive management team.

When asked how he feels about returning to venture capitalism Dino refocuses the question onto the value of his team and the Snap Brands vision. "Even outside of its' biometric capacities, voice technology has been a critical part of the growing Internet of Things and people are eager to use it (think of Siri, Mirror, Peloton, wearable watches). But the full force of its potential has not even begun to be felt. The deadly accuracy of biometrics turns voice technology into a whole new game when considered in the context of mental and physical health, and this is where Snap Brands is active. Anyone who doesn't include voice technology and biometrics in their investment portfolio will have missed an incredibly lucrative opportunity. As CEO of Snap Brands, I am surrounded with a remarkably smart and resourceful team of experts. And the potential untapped market is larger than the current cannabis market."

Learn more about investing or partnering with Snap Brands at www.snapbrands.ca

Copywriting Credit: Christie Sanford

Andrew Spaventa

The innovative financial leader turning the world of investing on its head–while bringing a human touch to wealth creation.

Long before founding The Spaventa Group, Andrew Spaventa worked for nearly a decade in the investment management industry as an investment manager, equities trader, and investment advisor, a research analyst and a fund manager. He's managed investment firms, created and scaled a venture capital company, and regularly appears on investing podcasts for some of the most notable players in the industry, including Anderson Advisors, a top Forbes accounting firm. With this kind of success, Drew could have written his own career ticket, launched a firm to serve only the uber wealthy, or taken the corner office, reaping massive commissions for a multinational financial behemoth. But that would have been the typical route for a typical investment aficionado—and Drew is anything but. He's an unorthodox leader with a reputation as a kind-hearted soul whose journey is as unique as his namesake firm that is turning the world of investing on its head while helping to lift "Middle Americans" to heights previously forbidden to them.

Raised by a single mom who relied on food stamps to support her children, Drew grew up with a profound sense of the stark difference between the "haves" and the "have-nots," and an intimate understanding of the barriers to wealth for millions of overlooked people. But he also understood that, if given a chance, people have the power to reshape their lives, regardless of the hand they were dealt or the size of their portfolio. And he did exactly that—rising from poverty to the leader of a premier alternative investment firm with the mission to build wealth for all by investing in the innovative trends and industries of the future. Just three years since opening its doors, The Spaventa Group has invested millions for its hundreds of clients across the country—and this is just the tip of the iceberg. As the steward of a thriving firm, Drew is determined to close the wealth gap by offering average individuals' access to investment products that only accredited investors have access to, including multibillion-dollar private companies before they go public, with early investments in SpaceX, SoFi, and Airbnb, to name a few.

Founded in 2017 in Holbrook, New York, The Spaventa Group's leadership team has over 100 years of combined investing experience, providing asset management and compelling, high-growth investment opportunities for its clients, including venture capital, digital assets, NFTs, and alternative business partnerships. Drew and his team focus on a range of emerging industries, including space, FinTech, FoodTech, PropTech, artificial intelligence, mixed reality, robotics, and life sciences, while constantly innovating new wealth-creation products. Underlying it all is the value that reflects the very core of who Drew is: "Wealth creation with a human touch."

We had the privilege of speaking with Drew to learn more about his remarkable journey and how it informed the unique structure of a company that is going above and beyond the norm to create long-term wealth not only for their clients, but for their own people.

Q: Did your experience growing up shape your determination to help create wealth not only for average investors, but for your own staff?

It absolutely did, and in many ways. Growing up, I was always fascinated with money—not from vanity, but from a personal understanding of the importance of money and what it can do for people and knowing that most don't have access to opportunities to create wealth. My mother was one of them, as was I, until I realized that if I were going to change my life, I'd have to do it myself. I started a DJ/MC company in my twenties while building my own book of business in finance. Then I got involved with a firm with a robust training program, and my career took off from there. I learned the ins and outs of the stock market and investment products, and a decade later, this is exactly what I'm doing every day to help average investors succeed just as I have. In fact, I named the firm after myself because it's representative of my own values—wealth creation with a human touch, for both our clients and my staff.

Q: Tell us about The Spaventa Group and how you're disrupting the industry by offering average investors innovative products they might otherwise not have access to.

I really wanted to create a firm that turned the world of investing on its head. Finance is one of the last industries to disrupt the status quo, from both the stance of the client and the individuals who work for investment firms. I feel that people need new investment products as opposed to the traditional means—stock, bonds, IRAs, etc.—and I feel that the broader financial industry is stuck in yesterday and is very reluctant to innovate. I believe that one of the major contributors to the wealth gap is the average individual not having access to some of the investment products that accredited investors do. We're changing that by providing them products unique to what they can find elsewhere. For example, we're one of the few firms that provide individual investors the ability to invest in multibillion-dollar private companies before they go public, and we're currently working with engineers and software

developers to launch more innovative products. While most firms are focusing on automation and other fintech features, we're focusing on one main goal: wealth creation. That's what my firm is all about, foremost for our clients, but for my staff as well.

Q: You offer retail investors access to pre-IPOs and the opportunity to invest in early-stage startups, but with a unique "cherry-picking" strategy. How is this different from other firms?

This is a space that's historically been reserved for ultra-high-net-worth individuals. While we were not the first firm with the idea to open it to retail investors, I've refined the process and democratized the ability for people to access quality investments in the space. What separates TSG from the pack is while others focus on quantity, we're highly selective and cherry-pick the most promising companies for our clients after we conduct rigorous valuation analyses and undergo extensive due diligence processes. Here at TSG, we thoroughly vet any companies that we offer to our clientele and even create our own proprietary company reports on every single investment offering that we present to our retail clients. Further, while many firms are focusing on this pre-IPO craze, we're focused on earlier-stage VCs predominantly because of the irrational exuberance that's happening specifically with later-stage private companies. A lot of investors are clamoring for these late-stage investments and many competitors are just throwing spaghetti at the wall and seeing what sticks. This undisciplined approach is creating valuations that I'm not comfortable with for our clients. That's why we are laser-focused on *quality* and do the necessary legwork to provide only the best investment opportunities to our clientele. While we invest in lucrative companies that are poised to go public and we're looking at emerging startups, we will start incorporating earlier startups in our portfolio, again selecting the best opportunities.

Q: Tell us about your firm's unique culture and how you're helping to build wealth for your staff.

You can create a successful company with plenty of clients and a staff that knows what they're doing, but you're never going to build a firm that's truly special unless you have a solid foundation, and that foundation comes from culture. While our name is becoming synonymous with white-glove service and wealth creation, I also wanted to disrupt the cultural status quo within the industry. Whether consultants or investment advisors, the firms that they work for take the lion's share of what they make. I'm not okay with that. It's the hard work, dedication, and skill of

Founder & CEO

these individuals that are responsible for a company's success, and I am ever mindful of this. I created an inspirational work culture that provides a unique way for our staff to build not only fulfilling careers, but long-term wealth for themselves.

Q: What does the future look like for The Spaventa Group?

We're no longer following the trend like everybody else; we're leading it. As we continue to grow at a rapid pace, we're in the process of constructing new, innovative investment products not only for our clients, but for the broader market, and developing our own proprietary financial and wealth-creation products. Stay tuned! It's going to be quite an exciting ride.

Drew holds multiple financial licenses, including Series 7, 63, and 65, and is a registered investment advisor.

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Scott Cadieux

Scott ensures Echelon delivers customized portfolio management strategies and asset protection constructions through a disciplined framework designed to increase and guard its clients' wealth.

Scott Cadieux has spent his entire career devoted to the service of others, driven by honor, integrity, and the greater good for all. By nature, he's a born leader and protector on a mission to serve the community and their pursuit of financial wellness and happiness—and for Scott, it's personal. But long before founding Echelon Private Wealth, LLC, Scott was on a mission of a very different kind—in uniform. As a highly decorated U.S. military officer, he served in multiple combat deployments supporting both Desert Storm and Operation Enduring Freedom campaigns. In recognition of his outstanding service, he received the Bronze Star Medal, the General MacArthur Leadership Award, and the Order of Saint Maurice, among many others. Post-military, Scott held a successful 22-year career as an award-winning advisor and a first-class executive, leading, coaching, and managing advisors for one of the world's largest asset managers, Fidelity Investments. Much of Scott's success is due to the support of his beautiful wife, Heather, his three children, and a close network of friends.

One might ask, how did Scott's extraordinary skill as a military officer translate into a remarkable career as a financial service leader? Quite simply, because underneath the uniform he so proudly wore in the service of his country was a learned financial mind backed by two degrees and several professional accreditations. He holds a B.S. in business administration with a minor in economics from the University of Vermont, a master's in administrative studies with a concentration in financial economics from Boston University, and an advanced financial planning certificate from Yale University. A military retiree, Scott combined his leadership skills with his passion for finance. He began his financial services career in 1998, providing expert advice and delivery on a comprehensive range of client wealth management issues, investment best practices, philanthropy, estate, tax, and insurance planning. Driven by a dedication to the service of others, Scott received multiple President's Circle awards from his previous firm, which is the highest customer service recognition awarded.

In 2020, Scott leveraged his extensive experience to found Echelon Private Wealth, which genuinely puts the clients' best interest ahead of corporate profits by eliminating product partner influences. Echelon is a full-service wealth management firm located in Scottsdale, Arizona. As a fee-only advisor, Scott specializes in providing financial strategies and superior service to high-net-worth individuals, retirees, government workers, military veterans, professionals, and families across the country. Ever the protector, Scott ensures Echelon delivers customized portfolio management strategies and asset protection constructions through a disciplined framework designed to increase and guard its clients' wealth. We had the honor of speaking with Scott to learn more about Echelon's commitment to the financial wellness of its clients and how he's leading the charge to help other veterans realize a successful career in finance.

What compelled you to start your firm, and how is it different from others?

Simply put, my underlying motivation was to be a catalyst for positive financial change. There are ways to be successful while still serving the greater good, providing a better economic life for all investors. I strive to help my clients live a more abundant life by aligning their money and time with their passion and purpose. By design, Echelon's sole concern is our clients' success before our own, by selecting only the best solutions for our clients. As a fiduciary, we work alongside clients, offering personalized, objective, and fully integrated holistic advice tailored to every individual's specific needs and goals and select only the solutions that will best serve them.

We are different from other firms, and we're proud of it. Echelon treats all clients with the same level of care, whether a client has $300,000 or $30 million. While most advisors differentiate service delivery by assets under management with an eye on profit, Echelon has the luxury of serving an exclusive client base. As a result, we intend to provide the best, unbiased, gold-standard service in the industry.

How do your decades of experience benefit the unique needs of your high-net-worth clients?

I have a lot of experience working with clients with assets up to $100 million, and they require a specialized approach. We incorporate the latest and most innovative techniques to address the sophisticated needs of high-net-worth clients. My firm takes a holistic and multidisciplinary approach to the wealth lifecycle.

With your reputation as a financial leader, you could have chosen to serve only the wealthiest. But, instead, you also focus a great deal on serving military and government clients. Why is this important to you?

As a veteran, it is essential to serve those who have served our country, and I don't take the opportunity lightly. Regardless of their net worth when we first meet, I can help them achieve their personal financial goals. There's a need for more financial management awareness throughout the government and military, and I have a lot of experience with the challenges they face and their benefits eligibility. I can help them navigate those inherent complexities and design a plan that can help them grow.

You're also an active supporter of helping military veterans transition to successful civilian careers, working as a coach with The Honor Foundation. Tell us about this.

The Honor Foundation is an organization that helps Special Operations veterans to migrate back into civilian life. As an active coach, I assist Green Berets, SEALs, Marine Force Recon, Delta Force Special Operators with career transitions. It's an honor to serve the most elite communities globally and help them navigate into corporate America in the civilian sector.

We incorporate the latest and most innovative techniques to address the sophisticated needs of high-net-worth clients.

What advice would you give to veterans who want to pursue a career in finance?

It's essential to establish a strong network of mentors within the industry and learn all aspects of it to understand the area that aligns with your passions. Don't let anyone tell you that you can't do it. You can; you just must make it happen. How we execute in the military is no different from how we manage in corporate America: (a) define your current situation, barriers, and alliances/mentors; (b) identify your definition of success (DOS), and don't let others define it for you; (c) hold yourself accountable through a disciplined execution plan; (d) focus on the inch, not on the yard. "Yard by yard, life is hard. But, inch by inch, life's a cinch." That quote has driven my entire career. Lastly, celebrate your wins and learn from your failures.

Scott is a Certified Financial Planner™, an Accredited Investment Fiduciary®, and an arbitrator for FINRA®. He holds FINRA Series SIE, 7, 9, 10, 63, and 66 licenses and is an Arizona life and health insurance agent.

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Tyler Johnson

CEO

> Tyler and his team of financial experts work to equip practices with affordable payment plans and financing options that fit their patients' needs.

Q&A

With a genuine interest in helping both medical providers and patients, Tyler Johnson is committed to disrupting the patient finance industry—a space historically dominated by big banks. Since obtaining a degree in business management from California State University, Bakersfield, he has demonstrated a comprehensive knowledge of the field as well as an enthusiasm for exploring new practices and approaches. In January 2018, Tyler joined Healthcare Finance Direct as a financial controller and worked his way up to director of operations within the first 12 months. By May 2019, he had become chief operating officer, and in January 2021, he took the helm as the firm's CEO. Today, with nearly a decade of business and finance experience under his belt, Tyler focuses on building a strategic vision for the company, working to ensure that the needs of both medical providers and their patients are being met, and supplying employees with the support and resources they need to thrive.

Based in Bakersfield, CA, Healthcare Finance Direct is a privately held financial services firm that was founded as a startup in 2010. Unlike traditional lenders, they offer a state-of-the-art technology platform, which effectively gives the keys of strategic control to medical providers. Tyler and his team of financial experts work to equip practices with affordable payment plans and financing options that fit their patients' needs. To date, Healthcare Finance Direct has worked with doctors and clinics to help over 700,000 patients (projected to be over 1 million by next year) in all 50 states and Canada—resulting in 100% revenue growth year-over-year. *The Top 100 Magazine* recently had the pleasure of speaking with Tyler to learn more about Healthcare Finance Direct, the company's unique model, and the clients they serve.

Q: Let's start with a bit of background. What led to the establishment of Healthcare Finance Direct?

A: The firm came about after the Great Recession of 2007-2009. By 2010, many people could still pay their bills, but if their credit scores had fallen, they were denied medical service. Healthcare Finance Direct was founded to address this issue. From day one, the firm's goal has been to offer an innovative new model that would allow medical practices to offer pay over time options to their patients.

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Q: How does your unique model help patients who struggle to afford medical care?

A: We recognize that when patients lack sufficient cash or credit, everyone loses. While medical loans help people with good credit, only about 50% of patients applying for those loans get approved. The rest either rely on the practice to foot the bill or they get turned away. To help patients gain access to the treatments they need, our model offers an alternative—an affordable, pay-over-time plan that allows practices to accept more patients, charge interest, and mitigate risk of default. There's also no need for medical providers to worry about collecting payments. When healthcare providers offer pay over time plans on the Healthcare Finance Direct platform, we manage the entire process with infrastructure and processes that would rival any professional lender. Then we deposit payments directly into the providers' accounts daily, resulting in less credit risk and a better patient experience.

Q: How does your model differ from those of other financial service firms?

A: Our model is the only one of its kind, at least inside health care where the big banks determine whether they will lend money to patients based upon FICO. Sadly, because the banks primary concern is protecting their money, the majority of people are denied health care financing. The banks have never explored what patients or providers need as a "total solution." That's where we come in. The type of financing we support is non-securitized, which makes it critical to be correct about each patient's ability to repay. We're essentially the bridge between the capital market and the health care providers, but our focus is on the providers. We want them to be able to say "yes" to all patients, if possible.

Q: What types of health care facilities do you serve?

A: We work with both public and private companies or practices—with a focus on large enterprise and middle-market providers who specialize in elective medicine and have at least 10 locations. The most common practices we serve are dental, Lasik, audiology, orthodontia, cosmetic-related, invitro fertilization and surgical centers. Since the patient costs for their services can range from $1,000 to more than $15,000, financing options can be necessary for up to 70% of patients for some of our providers.

Q: How does Healthcare Finance Direct benefit providers?

A: At the heart of it, most providers want to serve every patient if they can, but it must be profitable for them to do so. Just by leveraging technology and finance, we allow them to serve every patient, if they so choose. Our job is to give them tools to make it easy—multimillion-dollar technology, a call center, accountants, and analysts to support their patients' needs. There's no longer any reason for health care providers to manage patient financing in-house because it's simply not cost-effective. We also negotiate with health care providers to give discounts that will make their services more affordable for patients. A lot of hospitals collect less than 2% of what's owed to them solely because it's hard for patients to pay due to portals that are difficult to navigate, etc. We use technology that makes it easier for patients to make payments, and we cut down on administrative expenses and headaches for our providers while helping them bring in more revenue—a minimum of 5% to 30% or higher—dependent upon the other affordability options they have available.

Q: Can you expand on how you help providers increase their revenue?

A: Of course. We essentially mitigate the providers' costs by optimizing their down payments from customers. While banks pay providers up to 90% on prime patient financing (and keep the interest income from the customer), and for subprime, can be as low as 60%, our model allows providers to make more on every dollar—collecting the interest, or at the very least, benefitting from the income they receive from it. We put their profits on a payment plan so that the down payments cover their fixed costs. Ultimately, this gives providers the flexibility to either collect a monthly revenue stream or sell off the profit to the capital markets so that they can get cash now. We also empower providers to be in control of the customer experience. Instead of being handed off to a third-party financial organization, such as a bank, patients are placed firmly in the hands of providers to ensure they receive optimal care.

Q: To what do you attribute the company's success?

A: I think this niche in the market came about due to the false assumption that big banks will always be in control. We refused to accept that notion based upon basic business principles. Instead, we recognized there was a better way that would allow providers to say "yes" to more patients. So, I attribute 100% of the company's success to the humility and discipline of our team members. When we see that patients are underserved or not served at all because of their credit scores, we are determined to help providers bring in more revenue so that patients will have access to the care they need.

Healthcare Finance Direct

The firm's goal has been to offer an innovative new model that would allow medical practices to offer pay over time options to their patients.

Q & A | Stephanie Hogue

Managing Partner &
Chief Investment Officer

Throughout Stephanie Hogue's 15-year career in investment banking and asset management, she has been on a mission to make a positive impact. Recognized with one *Deal of the Year Award* in 2009 and as a nominee again in 2017, followed by a nomination for *Top Ten Global Female Investment Bankers* in 2019, it is clear she is a leader determined to make this happen. Stephanie has worked in Brazil, India, and throughout the U.S. as part of large, world-class organizations, from traditional investment banks to global M&A advisory teams. In 2019, she found the perfect fit as CIO with Bombe Asset Management in Cincinnati, Ohio, an alternative asset manager focused on optimizing transportation infrastructure—a specialization near and dear to Stephanie's heart. With assets across the U.S., Bombe believes that well-run, efficient transportation infrastructure can create, build, and sustain ecosystems, both micro and broadly within a community. In 2020, she became managing partner, working side by side with co-MP, Manuel Chavez III. Within this role, Stephanie oversees investment strategies and manages deal processes, teams, and integration strategy for assets and companies acquired, while working with Manuel to examine strategies based on current environment and changes within the industry.

Stephanie's natural talent as both a leader and a financial mind showed themselves early, as did her determination to use both to make meaningful change. While pursuing her MBA at University of Rochester, she served as co-editor of the school paper, VP of consulting and finance clubs, and co-chair of the *All-Finance Conference*. After graduating, she was elected to the MBA's advisory board as chair of the International Committee. In 2016, she was named head of her national team for recruiting, learning, and development and served as the group partner diversity champion for the same team until 2020. She recently participated in *Leadership Cincinnati, Class 44*—a premier leadership development program presented by First Financial Bank and also sits on the board of trustees of PMC, the public television network in Southwest Ohio. Stephanie was member of the NYC Brazilian-American Chamber of Commerce's Finance and Capital Markets Committee. Stephanie met with *The Top 100 Magazine* to share more about her work, the importance of diversity, and how she and Bombe Asset Management are helping both communities and their investors thrive.

> Stephanie oversees investment strategies and manages deal processes, teams, and integration strategy for assets and companies acquired, while working with Manuel to examine strategies based on current environment and changes within the industry.

The company's name has an interesting origin. Where does "Bombe" come from?

For me, Bombe emphasizes both the firm's insight into the wide-reaching implications of infrastructure and the complexities of this sector. The Bombe was used by the allies in World War II to break enemy codes—the Enigma. At Bombe, we view the levers driving assets as a code and by solving that code, we unlock that value both for our investors and the ecosystems that those assets serve.

What drew you to specialize in infrastructure as an asset class?

I love the scale of infrastructure, its ability to support economic growth, and its role as a catalyst for change. I was drawn to this sector because it's definable, and I can see the impact it has on communities and local economies. For example, a parking facility can be viewed as a place to park cars or as a place that facilitates the movement of people. In the latter instance, that asset creates

movement, driving or maintaining investment in that region, which builds its own ecosystem. With the proliferation of commerce and places to socialize, these communities thrive, as do the investors.

How does your global experience in traditional banking, private equity, and M&A benefit Bombe investors?

I think the diverse experiences from doing transactions internationally gave me a wide lens and insights across M&A and capital markets structuring, ideas for transactions, and different focus points. For example, ESG considerations vary between Europe and the U.S., so having that exposure overseas means that I can bring that lens to our transactions in the United States. I think it works particularly well within Bombe, given my partner's 25 years of real estate and parking operational experience. As a result, we bring investors an uncommon breadth and depth of financial and operational experience that is extraordinarily complementary.

You place great emphasis on diversity and team building. How do these elements work together to best serve investors?

This is important to me, personally, as well as to our investors. I ran diversity and recruiting initiatives for one of my prior teams nationally and know that it needs sponsorship at a senior level to fully realize its impact. Research shows that diverse boards and executive teams outperform the market and provide better and sustainable returns for investors. It is critical to build a culture that supports diversity - in thought, gender, background, etc. - so that people feel comfortable and want to stay and contribute to the team. It also makes for a better transaction structure and ongoing strategy. I heard an analogy that has stayed with me: "Diversity in a company is being asked to the dance. Inclusion in a company is being asked TO dance." If people feel they've been hired but not included, you defeat the purpose of diversity. But if you ensure that *everyone* is dancing together, amazing things tend to happen.

You are clearly driven by the philosophy that the finance industry can serve as a far-reaching catalyst for positive change. Tell us about this and some of the work that you've done in pursuit of this mission.

I believe that true accomplishment needs to be definable and measurable and serve others in some way, thus hopefully creating a legacy. Investment banking and private equity allow for these objectives, and as financial leaders, we can act as stewards to improve communities, as we are doing at Bombe. I've been involved with community organizations throughout my life. When I moved to Mumbai in 2011, I joined the American Women's Club and was elected as the VP of finance within months. AWC is an expat social non-profit that financially supports an Asian-based grassroots organization serving the women and children of Mumbai's slums. Soon after I joined, I co-chaired their first-ever fundraiser engaging multi-national corporations, raising a substantial amount of money to develop a health center that provides nutrition and vaccinations for mothers and children. As a mother, focusing on this vulnerable group is incredibly important to me. While that was a highlight and growth point for me, I am the most excited I have been in my career about what we are building at Bombe. While young in lifecycle, the firm has a strong partnership, a best-in-class team, a strong network of relationships, supportive investors, and a vision statement of solving for the greater good. I am confident that this will be the most fun I've had yet.

> At Bombe, we view the levers driving assets as a code and by solving that code, we unlock that value both for our investors and the ecosystems that those assets serve.

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Mo Yang

Amid the congested landscape of finance, there is a luminary company and an influential leader vaulting over the mundane trivialities of archetypal posturing and pretense, bringing genuine value and real results to entrepreneurs in the fintech, cryptocurrency, and disruptive technology spaces.

The company is Nexoa and its trailblazing founder is Mo Yang.

> Nexoa offers CFO services and provides venture capital to promising startups in order to facilitate their goal of becoming publicly traded.

Mo is an authority on cryptocurrency and blockchain, with an impressive career history as a Certified Public Accountant, Chartered Financial Analyst, and Chartered Accountant. His proficiencies include financial planning and analysis (budgeting, management and performance reporting, forecasting, and modeling), mergers and acquisitions, complex international structuring, and management of venture capital and family offices. Over the span of his career, Mo held a position as CFO of a tech company with over 100 employees, closed over $2B in deals as an M&A advisor, worked for BMO capital, one of the leading Bay Street institutional trading desks, and advised the titan company, Silo, through their reverse takeover process, raising $5M pre-initial public offering.

We sat down with Mo to learn more about his company, what they do, and how they distinguish themselves within the oversaturated market.

Mo, let's start with an overview of what Nexoa does and what led you to create it.

In a nutshell, Nexoa offers CFO services and provides venture capital to promising startups in order to facilitate their goal of becoming publicly traded.

I started my career in accounting, working for a *Top 6* international firm, then moved to M&A and transactional corporate finance. I then relocated to Toronto, where I worked on a trading desk and did a lot of institutional trading and selling. I later accepted an appointment as chief financial officer of a tech company, which is where I realized that a CFO is actually a commodity that could be capitalized on. So, I leveraged all my experience and started my own consulting practice. I wanted to give myself more control over my destiny, and at the same time, help more companies to grow.

Let's talk a little more about Nexoa's involvement *after* it has taken a company public.

We stay on with the companies we represent, and they want us to remain involved after going public. Two of our greatest success stories—Silo Wellness and Polymath—are perfect examples of our commitment to continued support. I currently serve as director of Silo Wellness, a company developing assets in the psychedelics space, and CEO of Nifty technology, an NFT (non-fungible token) company.

You also support the success of promising startups by acting as an angel investor. Tell us about your work in this area.

We're really interested in helping entrepreneurs who are just starting out. We like to get in early and support

Mo is an authority on cryptocurrency and blockchain, with an impressive career history as a Certified Public Accountant, Chartered Financial Analyst, and Chartered Accountant.

Partner

great ideas, whether it be by writing a check or connecting them to our network. We're not just "dumb money." We bring value and experience to the table.

What CFO services does your firm provide and who does this benefit?

Our clients are primarily in the fintech and SaaS (software as a service) spaces—cryptocurrency and disruptive technologies such as AI and machine learning—as well as pharma and other emerging sectors.

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Nexoa

His proficiencies include financial planning and analysis (budgeting, management and performance reporting, forecasting, and modeling), mergers and acquisitions, complex international structuring, and management of venture capital and family offices.

The most important support services that our clients look to us for are handling audits, M&A, and complex accounting. Dealing with publicly listed companies requires a special skill set, inclusive of quarterly reporting, auditing, and working with regulators across the various exchanges. We have experience in all these areas.

The benefit is that we're a one-stop shop. We're multidimensional. We take care of it all, so it's also cost-effective.

How many and what type of clients do you serve?

We have a broad range of clients and have been involved with nearly three dozen in various sectors of the startup space. Our focus thus far, however, has been on the three verticals I mentioned—fintech, crypto, and SaaS.

Are you seeing greater demand from cryptocurrency clients?

Yes. The crypto market is evolving and maturing, so we're seeing new infrastructure around decentralized finance, along with a sea of companies that are starting and building upon it. Additionally, there's a lot of specialized legal, accounting, and tax services required to operate in that space so we're experiencing greater demand for our services.

Lastly, Mo, tell us about *your* specific role and what your responsibilities are.

I advise on fundraising and capital market strategies (wherein both individuals and business entities buy and sell debt and equity securities via the New York Stock Exchange, American Stock Exchange, London Stock Exchange, and NASDAQ), execute go public transactions, and analyze our potential investments. Also, as I mentioned earlier, I maintain executive positions in some of the companies that we've taken public.

I'm required to wear many hats, and it's often very challenging, but I wouldn't relinquish a single component of my duties. I'm proud of Nexoa and the clients we've helped, and based on what we've managed to accomplish in a relatively short period of time, I'm confident that we will continue to grow.

Jennifer Arsenault

A 28-year financial industry veteran of Fortune 500 and publicly traded companies spanning from aerospace to telecommunications to energy, from UTC to Siemens to NextEra to Welltower, Jennifer Arsenault believes that success comes with authenticity—and as managing partner of Viper Equity Partners, she's the very embodiment of the power in this philosophy that has guided her entire career. It's this same ideal that underlies her work with the hundreds of clients that she's assisted with since joining Viper in 2017 in a role that focuses on client packaging, practice underwriting, and buyer inquiries, all while managing a staff. In her words: "I bring dream outcomes to reality by working closely with our doctor clients." It is this passion that drives her every day—and has contributed to the lightning-fast growth of Viper.

> I've always wanted to make a positive change, and now I'm using my skills to do just that. I get tremendous fulfillment from my work with health care clients, and I feel so fortunate and blessed to be where I am today.

Coined the "Ritz Carlton of investment banking," Viper Equity Partners is a leading M&A investment firm offering full-service, seller-side support for doctors looking to partner with larger platforms or private partnerships. Founded in 2009 in Palm Beach, Florida, the company serves clients across the U.S., with a focus on dentistry, dermatology, and plastic surgery, and an eye on new verticals within the medical space. Named among the *Fastest Growing Companies of 2020* at the 10th Annual Best in Biz Awards, Viper has enjoyed significant growth in its deal inventory, which now exceeds $700 million, with the goal of additional closed deals in excess of $250 million by the end of 2021. Jennifer recently spoke with *The Top 100 Magazine* about Viper, her work, and her philosophy of authenticity.

Let's start with your current role and what attracted you to Viper.

In 2017, I made a huge jump from a large corporate environment to a specialized M&A investment banking platform when Viper recruited me to grow the firm to its current flourishing state. I was immediately attracted to assisting lucrative closing transactions for hard-working doctors in contrast to the enrichment of boards of directors and shareholders of large companies. My role allows for turning dreams into reality by offering full support for doctors who have little experience in M&A. Although we're on the sell side, buyers love to work with us because we make their jobs so much easier. We collaborate with doctors and provide rigorous and sound financial assessments of their practices, including solid EBITDA calculations. My division of the firm offers thorough underwriting and packaging to facilitate value proposals that often pave the way for expedited offer presentations. For me, it's all about the human aspect. I've always wanted to make a positive change, and now I'm using my skills to do just that. I get tremendous fulfillment from my work with health care clients, and I feel so fortunate and blessed to be where I am today.

To what do you attribute Viper's lightning-fast growth?

I think the secret to our success has been our ability to establish trust quickly and to remain relationship-focused on both ends of the transaction. We provide full-service support to our clients and foster excellent relationships within the industry. Since our clients specialize in health care, they're like fish out of water when it comes to M&A and equity transactions, so we are their advocates—bringing them all the way from packaging to the closing table. In addition, we do most of the homework for buyers who are evaluating these practices, by offering underwriting and packaging services. Overall, our goal is to bring them to a swift, efficient, and lucrative closing.

Have you seen an increase in M&A activity from medical practices and doctors as a result of the COVID pandemic?

Yes, we have. When a lot of companies were forced to shut down, we remained open and active with no slow-down in buyer appetite. Many doctors evaluated their situations and realized how much easier it would be to weather storms like COVID if they were partnered with larger platforms. Securing their futures financially, protecting their businesses, and taking care of their patients were likely brought to the forefronts of their minds as they sought to protect their empires. Also, if they're considering an exit strategy, partnering with a larger organization gives them peace of mind and, many times, a far more lucrative and elegant segue into the next chapter of their lives.

How does your unique perspective, experience, and financial acumen outside of M&A benefit your clients?

My previous roles—budgeting, forecasting, financial planning, and analysis—placed emphasis on both internal and external reporting. I was accustomed to communicating internally, messaging our board of directors for quarterly shareholder meetings, determining how we were performing compared to our financial targets, and then tweaking our strategy to improve financials or to better align our strategy with our goals. I crossed over into a lot of different areas throughout my career in

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Managing Partner

> I bring dream outcomes to reality by working closely with our doctor clients." It is this passion that drives her every day—and has contributed to the lightning-fast growth of Viper.

finance, but the M&A space fits so much better with my personality. I'm not the typical "finance" person because I love to interact with people, and this role allows me to do just that. I can help clients reach their goals rather than just focus on numbers.

You place a tremendous amount of importance on authenticity. Why is this important to you?

I firmly believe that genuine strength and power come from the ability to be authentic in your daily life—whether at home with your family, friends, and community, or at work with your coworkers, clients, and partners. As a woman, embracing the fact that I have a different approach from others has also been incredibly empowering, and my clients can feel that, too. One of the reasons my partner, who is male, and I work so well together is because we have different perspectives and approaches, and this yin and yang serves our clients well. Overall, exhibiting a strong emotional quotient (EQ) has benefitted me greatly—particularly in the world of M&A, where transaction values are high and so are emotions.

What advice would you give to young women entering the field of finance?

I'm incredibly fortunate to be part of a company that gives fantastic opportunities to all, regardless of gender. As a woman, it's incredibly fulfilling to reach the highest levels of leadership in a flourishing firm. Viper is a tremendous place to work because we value the contributions of everyone and recognize the power of multiple perspectives and diversity. If I could give young women, or, really, anyone, a single piece of advice, it would be to understand that power and strength come in many forms: embrace your unique perspective; be true to yourself; and don't feel the need to change who you are. At the end of the day, that's really what empowerment is all about.

Jennifer holds a BS in finance from Bentley University and an MBA from the University of Miami.

RALPH JOHNSON

Chief Executive Officer and Founder

> **Crisis is the Textbook of Leadership.**

Hailing from modest roots, Ralph Johnson is a serial entrepreneur who rose to become an industry leader and the founder of a thriving alternative financing firm on a mission to help small businesses and entrepreneurs achieve their dreams. His career in finance began 30 years ago when he joined an investment bank and graduated near the top of his 70-member training class. Before the age of 24, Ralph had already advanced to vice president, and in 1994, he led his first IPO banking transaction—taking public the company that pioneered the installation of dynamic video screens in elevators and on train platforms. He later became the youngest principal in a top equity trading firm's 40-year history before joining a powerful NYSE member firm. There, he managed assets for a private client wealth group and helped fund proprietary hedge, venture, and real estate funds. By 2002, Ralph held seven different industry licenses within three different countries and had led or participated in capital raises totaling nearly $1 billion. He then went on to found and grow multiple businesses from zero to over $50 million. Today, Ralph has served more than 1,000 small businesses and funded approximately $120 million.

In the summer of 2020, facing the challenges of a worldwide pandemic, Ralph pivoted and merged his two growing private companies that independently offered alternative financing and small business consulting and founded Propellus, Inc., with the goal to help entrepreneurs access and manage working capital, increase revenue, and optimize profitability. Through its partner and vendor network, the company offers additional payroll and tax services, payment processing solutions, and marketing expertise. With offices in New York and New Jersey in addition to remote teams of experts across the country, Propellus serves customers and investors all over the world. We recently met with Ralph to learn more about Propellus, what drives him to serve his fellow entrepreneurs, and how he's helping small businesses and their owners to flourish.

What does your role as CEO encompass?

It's my job to manage and guide the business as a collective unit. I'm very hands on with the day-to-day business—all facets of operations, sales, and investor relations—and I speak with all new customers before they're funded. Although this is unorthodox, I want them to know that we're going to treat them fairly and do everything we can to help them succeed. I also discuss our expectations to ensure that customers live up to their end and that they know we will live up to ours.

Tell us more about Propellus's specific focus on assisting entrepreneurs and small business owners.

The owner-operated enterprise and generational family business tend to be underserved in this market. Many of these entrepreneurs are accustomed to wearing all the hats, and they sometimes lose efficiency by trying to do too much. To take some of the burden off their shoulders, we try to streamline their cash flow and show them how to improve sales and margins.

What inspired you to serve this select group of clients?

Although I never wanted for the necessities as a young boy, our family struggled financially. We were on welfare and didn't have much. I learned the value of hard work and

responsibility at a young age, and after graduating from high school I put myself through college by working multiple jobs and burning the candle at both ends. I've owned a handful of successful companies that I started from the ground up, so I intimately appreciate the struggles and dreams of small businesses and entrepreneurs. I also understand the barriers that many must overcome to obtain financing. That's why I'm teaching them to fish rather than simply giving them fish. My goal is to educate small business owners and advise them on the amount of funding they need—enough to survive their current crisis, expand, or reach their current goals, but not so much that they struggle to pay it back.

How do you help small businesses and entrepreneurs streamline cash flow and improve their efficiency, sales, and margins?

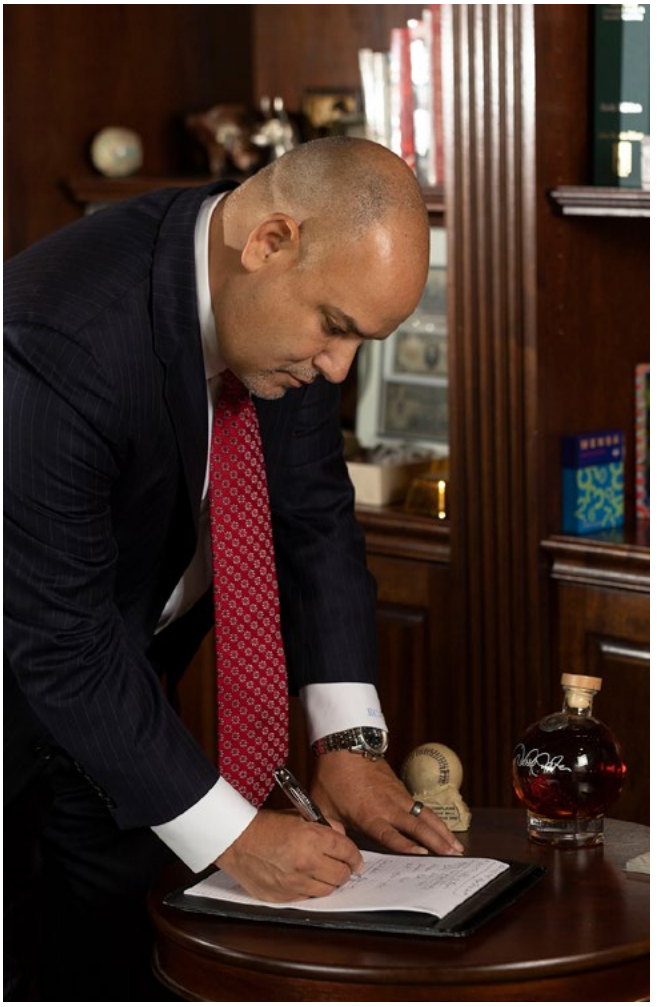
We take a closer look at their day-to-day banking and revenue, identify good and bad patterns, and determine how their cash flow affects their business. Better cash flow can mean getting beneficial terms from suppliers or providing more efficient services to customers. By improving the economics on both sides of the ledger, reducing expenses, and increasing sales, the profit margin can be significantly widened. In turn, customers can avoid ending up in similar positions in the future and use our services and capital as tools to focus on growth rather than on catching up. I'm not out to take equity from the businesses of owner-operators or to act as their CFO. Many of them simply don't have time to conduct such an analysis or explore better options, so we're here to help inject capital and improve processes. In the post-COVID world, the supply chain is another challenge as prices of products have increased, and delivery times have expanded. Therefore, it's even more important to for owners to run their businesses as efficiently as possible by cutting costs and increasing sales.

How has your experience with previous financial crises helped your clients thrive during difficult circumstances, most recently the COVID pandemic?

I believe that crisis is the textbook of leadership because challenges teach us how to evolve and adapt. During the banking crisis of 2007, there was a shift in alternative financing, and small businesses were struggling. So, I launched a company to help meet those needs. Similarly, Propellus was born as a response to COVID. We needed to protect the interests of our investors and to provide services for our customers—not only during the pandemic, but well into the future. My two previous companies, launched in 2007 and 2016 were privately held, so we merged them under one umbrella to form a new, public company. This strategy created additional value for us and for the people we serve. We're now setting our sights on developing into a company with a $1 billion market cap.

What particular challenges did small businesses face during COVID, and how did you help them?

Many businesses shut down, so existing customers needed us to be sympathetic to the fact that they were bringing in zero revenue by no fault of their own. We had to be patient and wait until they reopened before we could resume collecting payments from them. Unfortunately, even after they reopened, they were faced with back rent payments, capacity restrictions, difficulty finding employees, reduced customer traffic, public safety concerns, and more. We approached each situation individually as they were all different. One by one, we restructured and resumed relationships in ways that worked for both them and for us. Many of our small business clients even emerged from the pandemic in a much stronger position.



My goal is to educate small business owners and advise them on the amount of funding they need—enough to survive their current crisis, expand, or reach their current goals, but not so much that they struggle to pay it back.

Ralph is a graduate of Pace University, where he earned a bachelor's degree in finance and management science. His MBA coursework was in international finance. He has also completed certificate programs in factoring and merchant cash advances, as well as the following designations: Accredited Management Accountant (AMA®), board certified Master Financial Planner (MFP®), Chartered Economist (ChE®), Chartered International Banker (CIB®), Chartered Trust and Estate Planner (CTEP®), and Registered Financial Consultant (RFC®).

Contact

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PROPELLUS
MOVING BUSINESS FORWARD
www.propelluscorp.com

Q&A

KYRAH COKER

VICE PRESIDENT OF FINANCE

Canadian author, John Geiger, once wrote that everyone we meet serves a purpose in our lives: "Some people will test us, and some will bring out the best in us, but they will all teach us something about ourselves." Kyrah Coker, vice president of finance at National Roofing Partners (NRP), has shared in the author's ideology throughout her career of more than 20 years. She believes that no relationship is a waste of time because every person we encounter contributes to our growth as individuals. Her beliefs were validated as a student at the University of Texas at Dallas, where she studied economics and sociology. After earning a degree in interdisciplinary studies, she set out to merge the financial side of business with the human relationship side. Today, integrating relationships into finance is Kyrah's specialty as she leverages culture, strategy, and individual care plans to effectively grow companies.

NRP is a Texas-based, single-source solution for commercial roofing needs. They provide anything related to roofing—restoration, replacement, solar attachments, telecom, and more. The company's worry-free guarantee and exceptional service to both regional and national clients has resulted in numerous honors and recognitions. NRP was named an *Inc. 5000 Honoree* by *Inc. Magazine* and has been ranked among the *Top 10 Best Places to Work* by *Dallas Business Journal*. Every year since 2014, the company has received a *Carlisle's Excellence in Single-Ply Award*, and in 2018, they won the *Carlisle's Perfection Award*. NRP is also a member of the Pinnacle Council in the *Johns Manville Peak Advantage Contractor Program*—an honor achieved by less than 2% of the program's contractors. Recently, the *Top 100 Magazine* had the pleasure of speaking with Kyrah to learn more about the company as well as her background and current responsibilities.

Have you always been in the field of construction finance?

I've been in finance since the late nineties, but I started out in the corporate sector working for a publicly traded pay phone company. In 2006, I transitioned into construction finance, where I've remained for the past 15 years—with the last four being in roofing specifically. All the construction roles I've held have been in finance in some capacity: director of finance, regional finance director, controller, vice president of finance, etc.

Tell us more about your current role at NRP.

As vice president of finance, I am responsible for the accounting operations of the company. This includes the production of periodic financial reports, maintenance of an adequate system of accounting records, and a comprehensive set of controls and budgets designed to mitigate risk, enhance the accuracy of the company's reported financial results, and ensure that reported results comply with Generally Accepted Accounting Principles (GAAP). I am also responsible for the company's IT, HR, and risk management, overseeing the cross functional relationships between partners, clients, and employees.

NRP

www.nationalroofingpartners.com
FB: National Roofing Partners
LI: National Roofing Partners
LI: kyrah-coker-13205b19
YT: National Roofing Partners

L to R:

- Jessica Kaltenbaugh
- Corrie Sanders
- Kyrah Coker
- Sharon Overton
- Caitlin Archey
- Diane Alcala

From an insider's perspective, what sets NPR apart from other companies in facilities performance services?

We build on the strong expertise of Tier 1 roofing partners across the U.S., and our network consists of more than 200 service locations and 12,000 team members nationwide. Together, we provide unparalleled roofing and building envelope services, solar support services, and telecom services for every customer. NRP also offers experience from the executive level, to account managers, to an industry-leading customer care team. With in-depth knowledge of roofing and facility management, team members evaluate customer needs and provide solutions that offer strong returns on investment as well as consistent, excellent customer experiences.

What is the worry-free guarantee?

NRP guarantees that we will correct any type of issue and make it right. We want to make sure that all our team members are easy to do business with, respond rapidly, and arrive on time. We pride ourselves on being the best in class so that our customers should never be given cause to worry.

What do you enjoy most about your work?

Being in finance has afforded me the opportunity to be responsible for human resources, which incorporates employee programs and company culture. The human capital aspect of my work is immensely fulfilling. I have enjoyed being a part of employee's growth journeys over the years and hope to continue to expand that in my career.

You serve on four different boards. Share a bit about them, including the role you play within each.

First, I serve on NRP's board of managers as the company's vice president of finance. Then, there's the Construction Financial Management Association (CFMA), which is dedicated to serving the needs of construction financial managers and their service providers through the power of education, networking, and information. I'm director on the board as well as a member of CFMA's scholarship committee. Next, I serve as a member of the board and as vice chair of mentorship for National Women in Roofing. NWiR is a volunteer-based group that supports and advances the careers of female roofing professionals throughout manufacturing, design, installation, investigation, repair, management, and every step in between.

Our membership also includes and welcomes men who support the inclusion of women in the roofing industry.

Together, we provide mentors to help women move up in the ranks and grow their careers.

I'm also on the local board for National Women in Roofing as vice chair of community outreach. We provide charitable donations through our network of non-profits, which benefit women and children. Whether it's through my role as vice president of finance or by serving on a board of directors, my mission is to grow and improve the industry while continuing to learn from every person I meet along the way.

Reagan Wagner

"Making your dreams and goals a priority."

CEO & President

CONTACT (Assistant) Allie Afillingim@tnfa.net | 210.737.7800

If you could infer only a single message from the Bible, it would almost certainly be to heed *The Golden Rule*. This is a principle that Reagan Wagner has woven into every aspect of his life.

Guided by his faith, Reagan is a servant Christian leader who is bringing an ecclesiastical perspective to finance. He has infused his firm, NFA Wealth Management, with a spiritual energy that is both distinctive in the industry and well-received by clients. In a time when most of the world perpetuates a self-serving and egocentric attitude, Reagan prescribes to the scriptural passage in *Galatians 5:13-14*: "Life by the Spirit: You, my brothers and sisters, were called to be free. But do not use your freedom to indulge the flesh; rather, serve one another humbly in love. For the entire law is fulfilled in keeping this one command: 'Love your neighbor as yourself.'"

Reagan believes that these values not only have a place in business, but can be an indispensable guide to navigating around many of the most common pitfalls of an industry that is plagued by avarice. Based on his firm's $1.8 billion in advisory and brokerage assets, it's obvious that their thousands of clients agree. It is the quintessential embodiment of their motto: "Making your dreams and goals a priority."

From their corporate headquarters in San Antonio, Texas, to their offices in Louisiana, Oklahoma, Florida, Washington, Mississippi, and Puerto Rico, NFA Wealth Management partners with more than 50 advisors and 200 insurance agents who uphold the company's pledge to embrace *The Five F's*: Faith, Family, Finances, Fitness, and Fun. Both the size of the organization and their multitude of affiliates allow for a full suite of services and multiple levels of support, all of which foster long-term financial relationships and a culture of exceeding client expectations.

We spoke with Reagan about his ideals and how they've been integrated in NFA Wealth Management, and how this unique and moral approach to finance is attracting investors *en masse*.

We offer 401K, life insurance, portfolio and institutional wealth management, service and review of benefit programs, third party administrator review and selection assistance, and all the nuts and bolts behind financial planning.

Reagan, what are your primary responsibilities as president and CEO?

My role is to deliver guidance for our long-term vision and ensure that our objectives are realized. I provide training, education, and support for the advisors affiliated with our firm, and oversee our private client group, which entails the creation and implementation of five-star standards of service.

What services do you offer private clients?

We coordinate with the client's providers, such as accountants and attorneys, or we can engage these services on their behalf, so that the strategy is inclusive of integral tax and legal components. We offer 401K, life insurance, portfolio and institutional wealth management, service and review of benefit programs, third party administrator review and selection assistance, and all the nuts and bolts behind financial planning. Our clientele just don't have the time to deal with five or six different people, so we become their financial advocate and their virtual CFO. Because we are a fiduciary, we also work with the multiple custodians and carriers and remain product and company agnostic.

What is the importance of succession and continuity planning and how do you work with business owners to implement these strategies?

The importance of these plans is to allow for the transition of wealth between generations and ultimately, continue the legacy that the business owner has worked to achieve. We set up an interview and use a questionnaire to help us understand their values and goals in relation to how they want to transition, be it a family member or third party. We work collaboratively with their legal and tax teams to construct a program that aligns with the desired outcome, whether it is retirement, inheritance, or long-term planning for other objectives.

How long have you been in the field and what compelled you to start the company?

I've been in the field of financial planning for two decades. What compelled me to start the company is, in a word, family. My father founded an insurance business in 1981. At the time, I was working for a large corporation. My wife convinced me that as an owner, I'd have the liberty to incorporate our values into the acumen. Soon after, I founded NFA Wealth Management to work in conjunction with my father's insurance company. A few years later, we joined forces and by the grace of God, we were successful enough to facilitate subsequent mergers with other companies. We purchased a fledgling investment company and have since continued to grow and cultivate mutually beneficial affiliations. And it all stemmed from my wife's suggestion nearly 20 years ago.

What are a few of your greatest professional accomplishments?

We are a team-based company, affectionately referred to it as the "NFA family" because everybody's opinion matters, and everyone has a voice. That being said, my greatest professional accomplishment is being able to lead that family and benefit the clients we represent. The world is a "me" world right now, and it should be an "us" world. We, as people and as business leaders, need to work to bring that back. I believe the Lord called me to serve others and this is the foundation for any achievement. This service has allowed us to be an LPL Financial Chairman Club member, which is the top 5% of advisors in their network. We have been able to maintain and qualify for multiple years at the Million Dollar Roundtable Top of the Table, which is the highest level of MDRT member. Our greatest *success* is having grown a company with no advisory assets to a firm that services over $1.8 billion in advisory and brokerage assets across multiple platforms.

Reagan holds series 6, 63, 7. 24 licensed through LPL Financial and series 65 license through Strategic Financial Concepts LLC. He is also a winner of the "Texas Monthly 5 Star Award." He has spoken at FI360 on Nonqualified Deferred Compensation Plans and was published in the Captive Insurance Review. NFA Wealth Management is credentialed as an Office of Supervisory Jurisdiction (OSJ), which allows Reagan to have supervisory responsibilities for agents and advisors affiliated with the firm.

NFA NATIONAL FINANCIAL ALLIANCE
POWERED BY THE FIVE F'S

Edward Hidalgo

An extraordinary life may have once seemed unlikely for Edward Hidalgo—the son of immigrant parents who arrived in the U.S. with so little money the family lived in a small garage and shopped at the local Salvation Army. However, those humble beginnings were responsible for instilling a strong work ethic, a drive to work hard, set goals, and motivation to push beyond all expectations. This audacious vision of the future helped pave a path towards success to ultimately personify the American dream. With the support of his wife and mentors along the way, this dream would one day become a reality.

Edward's innate ability to sell stemmed from a young age selling clothes from his mother's corner street store, which helped build the foundation to be a successful entrepreneur and business man later in life focusing on financial wealth management and real estate investment. In real estate, Edward has completed $75+ million dollars in land sales over the course of his lucrative career. As further testament to his accomplishments, he is a member of the *Chairman's Council* and the *Million Dollar Round Table*, and is the *#1 Life Insurance Agent* and overall, the *#2 Worldwide Agent* for OneAmerica® a Fortune 500 company. Today, Edward serves as a financial broker for Team Financial Partners in Redlands, CA—a general agency appointed with the insurance company of OneAmerica®. There, he leverages his strong background in financial and insurance products, estate planning, and real estate for the benefit of his diverse client base. Along with his natural ability to communicate well, he possesses a talent for identifying the unique needs of his clients and breaking down complex ideas into small, achievable concepts and providing clients with practical methods to create wealth. We sat down with Edward to find out more about his successful career.

From his humble beginnings, Edward developed a strong work ethic, a drive to work hard, and the motivation to push beyond all expectations.

Q: How did you start in the wealth management and the finance industry?

A: I spent most of my youth moving from one place to another, working in FOREX while in San Francisco, then as the marketing manager for one of the nation's largest commercial lawn corporations, and next a junior vice president for an international retail industry. In 2000, I decided to settle in California to be closer to my then fiancé, who was completing graduate school. I am fortunate that my wife and I make a strong team and share the same dreams and grounded values. She remains the strongest catalyst for my success. She encouraged me to obtain the California life and health insurance licenses. Utilizing my previous sales experience, this was a natural transition. In 2001, I accepted a position selling financial insurance products with New York Life and my career began to take off. I was averaging more than 50 cases per month. I received several *Top Sales Awards* and became one of New York Life's best early career agents.

Q: Who were your mentors?

A: I believe in the quote by Robert Kiyosaki, "Your mentors in life are important, so choose them wisely." In 2004, I was introduced to my first mentor, Jet Sison. She is the CEO and founder of Capital Holding Inc., the largest private land holding company in the high desert of Southern California. I became an apprentice and Jet said to me one day, "You were born to sell," and pushed me to add a real estate license to my growing list of qualifications. By 2005—my first year in real estate—I became the *Top Broker* for Capital Holdings with more than $75+ million in land sales alone. During that same year, I met my second mentor while working at a Fortune 500 company, John Fountain, CEO and founder of Creative Benefits, a financial service corporation. He encouraged me to complete the Series 6 and 63. He taught me how to further diversify my financial knowledge and skills and I began to learn about wealth management, the stock market, and fixed and variable financial products such as mutual funds and 401k

TEAM FINANCIAL PARTNERS

Completing Your Financial Journey

retirement accounts to provide exceptional service to my high-net-worth clients as their wealth manager—educating clients rather than selling products. During this time, I was recognized as the *Top Producer* of the company.

Q: How did you transition into commercial real estate?

A: I have continued to work in the financial industry this entire time, but remained with the Fortune 500 company until 2015, the year when I received an exclusive invitation to apprentice at Bentley Forbes Corporation and Metropolitan Equities in Beverly Hills. I discussed the opportunity with my wife and she encouraged me to take the position. She believed this was my chance to learn from the very best, and I agreed. My third and fourth mentor, respectively, was Fred Wehba, CEO and founder of Bentley Forbes and Gustavo Boros, CFO of Metropolitan Equities. Fred's impressive real estate portfolio includes signature properties such as the Watergate Hotel in DC, the Bank of America Building in Atlanta, the Prudential Building in Chicago, and the Four Seasons in Austin. After completing a six-month apprenticeship, Fred appointed me as the vice president of Bentley Forbes. While at Bentley Forbes, I reviewed numerous financial statements of multi-million-dollar hotels and commercial real estate properties and multi-billion dollar real estate portfolios, directly working with Gustavo handling all M&A transactions. I collaborated with CEOs and CFOs of world-renowned real estate corporations; often times our competitors, to buy and sell hotels and break ground on new commercial real estate developments, as well as raise capital. I also worked directly with presidents of private equity and hedge fund corporations. My time at Bentley Forbes not only enabled me to work with the very top people in multiple industries—hotel and commercial real estate, finance and banking, private equity, and development but also presented me with countless opportunities I would have never received otherwise.

Q: How did you integrate all that you have learned and experienced?

A: In 2019, I returned to the finance and insurance industry to continuously incorporate my experience with M&A, commercial real estate, and land sales. I chose OneAmerica® and joined Team Financial Partners as a financial advisor. I quickly became the agency's top broker. When the world came to a halt in 2020 due to the COVID-19 pandemic, I knew I needed to become even more dynamic than ever and build a team to successfully reach my goals. By July 2020, all the hard work paid off and my team exceeded beyond our projected goals. I became the *#1 Life Insurance Agent* and overall, the *#2 Worldwide Agent* for OneAmerica®. This was one of the greatest honors I have received.

Q: Do you have a niche area at Team Financial Partners?

A: Yes, I focus on premium financing life insurance for high-net-worth clients who have a net worth of $5 million and above. This product is beneficial because it provides tax free income and can be used for estate planning, or for corporations a bonus structured plan for the executive leadership to help decrease the company's tax liability and pay for the premium. Banks will contribute to the annual premium up to 10x the client's contribution for a better rate of return. This product provides an innovative alternative to traditional investment vehicles. I am one of the few national financial advisors equipped to offer premium financing to customers. I also believe in every product I sell because I first purchase the product myself before recommending them to clients.

Q: How do you spend your time outside of the office?

A: My wife, son, and I are world travelers. We have traveled the globe extensively from swimming with the sharks in the Philippines to walking through the Louvre in Paris, to making sushi in Tokyo, and cruising the Mediterranean. We are also very active and snow ski during the winter season, and do water sports during the summer. Because of the generosity of my mentors, I have now focused my attention on being a mentor to younger individuals entering this industry. It is competitive, but with the right mentors and laser focused hard work anyone can succeed.

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Q&A

THANE STENNER

Director, Wealth Management, Senior Vice President, Portfolio Manager, and Investment Advisor of Stenner Wealth Partners+ at Canaccord Genuity Wealth Management Canada and Canaccord Genuity Wealth Management (USA), Inc.

From his 23rd floor office, Thane Stenner has a panoramic view of the Vancouver, BC landscape, which is a perfect parallel to his overview of the financial vista across Canada and North America. But this is not an overnight success story and Thane did not become established among the top entrepreneurial minds and investment experts in Canada and abroad overnight. His is a narrative of over 30 years in the making. From his earlier days as a managing director and institutional consultant for Morgan Stanley in the United States, to his current role as director of wealth management and senior vice president of Canaccord Genuity Wealth Management (Canada and USA), Thane has spent his career understanding and managing the unique complexities facing ultra-high net worth clients, entrepreneurs, family offices, and institutional fiduciaries. And, while Thane's clients are the grateful beneficiaries of his steady expertise and commitment to his craft, the industry itself has recognized him with a cache of honors from *Barron's* and other leading financial authorities.

> What makes us different is our unique perspective for Canadian and American investors looking to expand their horizons and financial exposure beyond local markets.

Stenner Wealth Partners+ is a virtual, cross-border, boutique wealth management team within Canaccord Genuity Wealth Management Canada and USA, the largest independent investment bank in Canada and #1 for middle market deal flow. Thane began operations with experienced colleagues from his former StennerZohny Group of Graystone Consulting at Morgan Stanley in 2020, and by early 2021, the team ascended to already be one of the top performing groups within Canaccord Genuity Wealth Management. Dually licensed in Canada and the U.S., Stenner Wealth Partners+ operations are conducted in Vancouver, BC. To date, the company has selectively maintained only 43 key client relationships across both countries and these investors' net worth ranges between $25 million and $2 billion. Although Thane attributes their success to the combined talents and efforts of his whole team, his commitment to world-class leadership cannot be overlooked.

Thane's roles necessitate a leader with the skills to see the big picture and maintain a laser focus on the minutiae. Thane credits these skills to his father, who was also in the financial services field for 45 years. He is depended upon for relationship management, business development, portfolio construction, cross-border professional relationships, significant due diligence on third party active and passive investment managers, and heading the Stenner Wealth Partners+

We are especially equipped through our team's licensing and network of knowledgeable experts to service clients with cross-border wealth considerations.

investment committee, as well as other tasks inherent in running a top tier wealth management group.

The *Top 100 Magazine* spoke with Thane to learn more about Stenner Wealth Partners+ origin, how they've differentiated themselves in the industry, and the challenges of anticipating and catering to uber successful clients, including some of North America's top entrepreneurs, family offices, and C-Suite executives.

Q: Thane, how is Stenner Wealth Partners+ unique from other wealth advisory teams?

A: Stenner Wealth Partners+ has 85 years of combined experience in preserving and efficiently servicing relationships with ultra-high-net-worth and institutional clients. What makes us different is our unique perspective for Canadian and American investors looking to expand their horizons and financial exposure beyond local markets. Over many years, we have developed an acute understanding of our clients' specific needs, which allows us to tailor best-in-class custom solutions and strategies to achieve their long-term financial objectives. Furthermore, we are especially equipped through our team's licensing and network of knowledgeable experts to service clients with cross-border wealth considerations.

Our *target clients* are typically those with a minimum household account size of $10M and a net worth of up to $2.5B. We're highly selective—our goal is to bring on only eight to ten new relationships per year. We also have a very disciplined type of client, which is where the team's experience with this segment of investor comes into play. Additionally, we participate in the full gamut of alternatives, which historically have performed exceptionally well.

Q: How does your experience in working in both the U.S. and Canada benefit your clients?

A: I'm cross-border licensed with FINRA in the USA, and with IIROC in Canada, so I'm fortunate to be equipped to serve investors across both territories. Our clients benefit from access to exclusive research and investment vehicles not easily accessible within Canadian investment portfolios. We are able to analyze and tap into global markets to provide valuable diversification, exclusive investment opportunities, and a unique perspective. This experience extends beyond traditional investing to a network of tax and accounting specialists, legal advisors, and wealth management solutions available globally to locally based clients.

Q: How do you assist clients with cross-border custom situations?

A: We have a unique infrastructure in place that allows us to custody and service clients and their assets on both sides of the Canadian/U.S. border. This involves setting up the necessary accounts to implement portfolio solutions while achieving the most advantageous tax treatment of our clients' investments.

Q: One of your areas of specialty is managing liquidity events for entrepreneurs and investors. Tell us about this. Is this particularly important during times of economic/market volatility? Did you see a greater need for this during the pandemic?

A: Typically, this involves the sale of a business or the process of diversifying a large, concentrated stock position from a previous or current employer, or via an Initial Public Offering. We believe that a well-designed and diversified portfolio benefits the client in all situations, but this approach has been found to be most advantageous in periods of market stress and volatility in public asset classes. Diversifying your sources of return are also about managing your risk, while maintaining a broad approach of assets that work together in a portfolio setting, which often leads to greater long-term outcomes than concentrated wealth.

Q: Your firm is very involved in philanthropy and charitable endeavors. Why is this important to you?

A: We believe that giving back is an important responsibility as part of our community. I have had the privilege of donating my time to over 15 charitable organizations in the last 33 years.

cgf Canaccord Genuity Wealth Management

STENNER Wealth Partners+

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Tracy Burton Ericson

Meet the financial leader with a heart of gold on a mission toward the betterment of all.

Photo credit: @seedphotography

Senior Vice President/Director

Over the course of her 21 years in commercial banking and real estate finance, Tracy Ericson has maintained that leaders can make an immense difference in the world when they are motivated to do good. “In my opinion, we rise and fall together, and our greatest success will come when all of our communities succeed,” she says. “If we can help improve the lives of all people, then it makes the world a better place for all of us.”

With this as her guiding mantra, Tracy has quietly worked to help orchestrate the meaningful transformations of communities across the country and the very lives of the people they touch. As a senior vice president/director in Wells Fargo’s Community Lending & Investment Team since 2005, she has led the closing of approximately 100 deals, clearing the $1 billion mark in total deals closed in 2021, and through them helped to create approximately 20,000 permanent jobs and 7,000 construction jobs. From the Los Angeles LGBT Center’s Anita May Rosenstein Campus and the Union Rescue Mission’s Angeles House in Los Angeles, CA, to the Family Healthcare Center in Fargo, ND, Covenant House in Anchorage, AK to her work with Native American tribal communities, and beyond, the projects she has worked to finance provide thousands of people with critical jobs and services. In recognition of her impact as a financial leader and her commitment to the betterment of people, Tracy has received Wells Fargo’s prestigious honor, the *Golden Spoke Award*, an award given to the top performers in the bank. She has also received project awards for both the Los Angeles LGBT Center’s AMR Campus and her work with the Coquille Tribe’s Ko-Kwel Wellness Center, which received *the Native American Finance Officer Association 2020 Deal of the Year*. We sat down with Tracy to learn more about her role and how she’s using her investment approach to benefit everyone involved, from the bank to the customer to the community.

I truly enjoy working in this field because it is fulfilling from financial, analytical, and credit analysis standpoints as well as positively impactful for the communities served.

Tell us about your current role, Tracy.

I consider my focus area to be double (and sometimes triple) bottom line investment in that I originate and manage a portfolio of deals that not only have economic benefits for the bank and the customer, but also community impact returns and sometimes environmental benefits too. My work is specialized because the structure of each deal is complex involving a variety of sources involving both equity and debt features. I truly enjoy working in this field because it is fulfilling from financial, analytical, and credit analysis standpoints as well as positively impactful for the communities served.

Prior to your current role, you worked in Wells Fargo’s Capital Markets Real Estate Distribution Group. What inspired you to move to the community development side?

I truly believe in the concept of “doing well by doing good,” and I wanted to combine my experience and knowledge in banking, economics, finance, and real estate to give back from a community perspective. I wanted to find heart in my day-to-day and align my career with my values. Although I do enjoy the underwriting and analysis of traditional banking, the outcomes are what really make me tick. In my role now, I not only get to play a pivotal role in those outcomes, but I get such immense fulfillment from directly seeing the lives I’ve touched.

Does your experience in the capital markets and real estate side give you broader insight when analyzing or considering community development deals?

It does. The real estate underwriting and syndication experience I gained working in capital markets laid the foundation for analyzing and considering community development projects. It especially gave me knowledge and perspective on evaluating project readiness and ongoing impacts. Learning the fundamentals of real estate was key, and I was fortunate to work with several experienced relationship managers and customers who were willing to teach me the business.

Many people mistakenly believe that growing a business and investing in low-income areas is an either/or proposition. Can you explain the economic benefits to banks and investors of "doing good?"

This is a very interesting question I think is an important one to address, so thank you for raising it. The way I view it is that all people, businesses, and organizations could be prospective customers who might need services and/or products to run their businesses or lives. If you view it along those lines, then the communities who haven't been called upon are being disregarded and overlooked, so even from a strictly business perspective, there are missed opportunities to serve customers and build business. Ignoring a portion of the population is by default limiting your ability to grow.

Can you give us an example of one of the deals you've executed and how it transformed a community?

One deal I'm particularly proud to have worked on was the construction of a 20,000-square-foot facility for Children's Institute, a social impact organization dedicated to transforming the lives of children exposed to adversity and poverty in Los Angeles. The new facility provides clinical and enrichment services to children and families, including counseling, parenting workshops, and Project Fatherhood sessions. CII's integrated services include mental health, early care and education, child welfare, family support, and youth development services. The organization provides these critical services to victims of child abuse, neglect, and violence. The project will be a landmark building in an area of dire need for revitalization, which is why it has been an endeavor of the community for 10 years, and world-renowned architect, Frank Gehry, graciously designed the building pro bono.

One particular for-profit deal that you're proud of perfectly illustrates how banks and investors can benefit while also "doing good" in the community by creating jobs. Will you share this with us?

I'll be happy to! I recently closed a deal with El Encanto, Inc. (dba Bueno Foods), a small, privately held company, owned and operated by the Bacas, a local Hispanic family. Now 70 years old, the company has grown from a small neighborhood grocery store into a manufacturer of New Mexican cuisine with 300 employees. The plant expansion will create about 50 new jobs in an economically depressed area of the city. Beyond our particular financing, it has been an inspiration to learn about the company's corporate culture that emphasizes promoting diversity, hiring the disadvantaged and disenfranchised,

Photo credit: @seedphotography

> I truly believe in the concept of "doing well by doing good," and I wanted to combine my experience and knowledge in banking, economics, finance, and real estate to give back from a community perspective.

providing educational and advancement opportunities for them and then guiding them toward success.

Let's end with a personal question. What do you enjoy most about your work?

I enjoy seeing the benefits of the deals I close for years to come. Although much of the heavy lifting of the financial package underwriting happens at originations, our investments have a seven-year term. It's truly a pleasure and inspiration to receive updates on the people who received services, secured jobs, added to local tax revenue, graduated from school, and received critical dental services and health care. Also, even after all these years of closing deals, I am still not over the adrenaline rush of closing a deal after months in the making and continue to feel passionate about getting the deal team across the finish line.

WELLS FARGO

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Anna El-Erian

With a foundation in corporate law and 30 years of experience in global capital markets, Anna El-Erian has served as an independent director of multiple publicly listed companies. She is currently a director of Altius Minerals, Altius Renewable Royalties, Entrée Resources, Gabriel Resources, and Sabina Gold & Silver. Anna serves on the Fraser Institute, a Canadian public policy think tank, as one of the first women to be invited to join the organization. As a board director, Anna leads with a global perspective gained from living and working in South Africa, the U.K., Canada, and the U.S., helping companies develop strategies that position them for growth and success. Anna is a champion of diversity and inclusion with a profound understanding of the critical importance of environmental, social, and governance policies not only on a company's fiscal health, but on society as a whole. For her skill and dedication as a leader, she received the *Global Excellence Award* in 2019 from *Acquisition International-Influential Female Director 2019, Mining,* and the *Business Woman of the Year Award* in 2019 and 2020 from *CEO Today*.

Anna began her career in corporate law with Webber Wentzel Attorneys in South Africa. She then joined Investec Merchant Bank Limited, where she specialized in risk management and gained extensive experience in the areas of corporate finance, structured finance, and M&A. Ten years later, she took her experience and skill to serve as a director of public companies. We had the privilege of talking with Anna about what it means to participate as a director of these organizations and hear her views on the importance of diversity on boards, corporate governance, and ESG, and the responsibility of leaders to have a global perspective and to be responsible crisis managers.

Q: As an independent director of companies, what does your work entail?

A: Corporate boards have responsibility for many stakeholders. There are ongoing conversations around strategy, and working with companies to prepare for the anticipated and unanticipated challenges we face in today's business and global environment. Previously unanticipated risks, COVID-19 being the most obvious one, require that we build resilience within our companies to support the individuals that run the company and, more importantly, those who work within them. Resilience is now embedded within these discussions around sustainable growth, but we must be mindful not to lose our flexibility. Professor Adam Grant, in his must-read new book *Think Again*, eloquently demonstrates why each of us needs to keep an open mind and embrace new ideas and perspectives. It outlines how critical it is to reexamine old assumptions and opinions as we make important decisions.

Q: What led you to transition from a career as a corporate leader to the director of multiple corporate boards?

A: My transition started after about 10 years as an investment banker working on the forefront of structured and corporate finance. A mining company approached me to help navigate complicated structural problems the firm was facing. I helped them unravel the situation they were in, and a few years later they invited me to join their board. The company became successful and was subsequently acquired, and since then, I have had the opportunity to serve on multiple boards in the mining industry. My personal and professional background has enabled me to look broadly at strategy, growth, and risk and contribute in a meaningful way to the institutions I work with.

Q: Let's talk about environmental, social, and governance criteria. Why is it important that corporations adopt ESG?

A: When looking to invest, responsible capital is very mindful of the long-term sustainability of the company in all three parts of ESG. In my experience, a meaningful commitment to ESG has a positive impact on companies—it strengthens their growth capacity, the companies are healthy, and, in the long run, do much better. Ultimately, this influences their share price, which means that the shareholders are happy. If companies follow ESG guidelines, they are responsible, diverse, and are committed to acting mindfully about climate change and good business practices. In turn, the capital providers believe their investment is safe and that it's been allocated to the right stewards.

Q: Diversity in the workplace and on corporate boards is an important issue for you. Why is diversity important in these settings, and how are you helping to foster it?

A: The need for greater diversity is one of the critical and most immediately actionable aspects of what we were just discussing with ESG. We need both greater gender and ethnic diversity,

from the boardroom to every room within a company. Diversity comes with different value systems and visibility into blind spots you were not aware you possessed—and it's also how companies can thrive and grow.

As boards and as leaders, we need to have that balance of diversity because that is what changes values and attitudes and provides the backstop so you can start right-sizing income and opportunity equality for all. It's for us, the leaders, to always be mindful of how we can do better. Companies like Goldman Sachs now have a commitment to diversity as one of their core values, demanding diversity on boards of companies before they take them public.

My personal and professional background has enabled me to look broadly at strategy, growth, and risk and contribute in a meaningful way to the institutions I work with.

Q: Why is it important for boards to be effective crisis managers, in general, and especially now, during the COVID-19 pandemic?

A: First and foremost, when you are managing companies through a once-in-a-generation crisis, you've got to make sure that the companies survive. In addition, you also need to make sure the company does its utmost for its employees, customers, capital structure, so that it can actually successfully navigate the crisis. The priority always has to be protecting your business and the people who make it possible—this is a non-negotiable.

We have all seen how a global crisis, like the COVID pandemic, has exacerbated levels of already significant inequality and people who were already only just getting by have become even more worse off. I feel that, as boards and leaders, we have responsibility to join the battle against what is a great unequalizer, and not just of income and wealth but also opportunity. It is not just a social priority but also an economic and institutional one.

Q: Having lived and worked in multiple countries, you have global perspective. Why is it important for boards to have a global perspective?

A: Simply put, so they can manage risk and grow sustainably. Despite the ongoing trend of deglobalization, we still live in an interconnected world. With that comes levels of risk and that we, as the board, have to understand in order to ensure the company is being steered in the right direction.

Q: You are a director of the Fraser Institute, Canada's pre-eminent public policy think tank. What types of issues do you work on as part of this group?

A: The Fraser Institute is Canada's No. 1 public policy think tank and its mission is to improve the quality of life for Canadians. We study and measure the effect of government policies on the well-being of Canadians, looking at the most important things that affect quality of life—health, education, or economic freedom. It really focusses the conversation on what's important to our individual day-to-day, and the institute's work has for many years resulted in positive changes in policy.

Independent Director of Companies

Altius RENEWABLE ROYALTIES

Altius

Q: What do you enjoy most about your work?

A: I love that it keeps me engaged, and that I get to help and give back. I am very fortunate that when I get up in the morning, I worry about how I can help today and where I can add value. We all have different strengths and experiences; for me, it is in setting the strategy, governance and guiding with a macro and global view.

Anna leads with a global perspective gained from living and working in South Africa, the U.K., Canada, and the U.S., helping companies develop strategies that position them for growth and success.

Q: As a female business leader and board director, what advice would you give to young women just starting their careers?

A: Trust yourself, and trust what you know. Value your contribution and never undermine what you do. To quote Dr. Dambisa Moyo, a good friend, economist, and global thinker, "In business, progress is never linear, success is never inevitable." This is also true on a personal level and it is something we don't teach. We need to identify and embrace obstacles and failures and think of them as opportunities to get better.

CHRIS PERRET

A life dedicated to helping individuals and businesses succeed.

Driven by integrity and a hunger to provide the highest level of value for a business, return on investment has always signified more than just a number to Chris Perret. Perhaps it's the ten years he spent coaching junior high school football or the volunteer work in Ethiopia that created an insatiable desire to help others achieve personal and professional growth. For Chris, breaking limits and embracing challenges as opportunities are steeped in his persona, and the drivers in both his life and career. For as long as Chris can remember, he has supported businesses through some of their most challenging transactions. As an Accredited Real Estate Appraiser (AACI) and a Chartered Business Valuator (CBV) with nearly 25 years in the industry, Chris has spent the majority of his career helping individuals, and both small and large businesses. Now, he's doing it again with a new team committed to helping municipalities find growth and opportunity to improve the community. "Some people want to start a firm and grow it to be big and successful. The teams I have been involved with find a problem or see a trend and solve it, find another, and solve it—always responding to the next emerging need or market trajectory," Chris says. This 'see and solve the problem' has defined the trajectory of his entire career, as did his determination to make a difference. "You have to be fearless and willing to break down barriers in order to make a lasting impact," he shares.

Chris spent the early days of his career traveling across Western Canada with Suncorp Valuations as a real estate appraiser learning all areas of the business, including market value appraisals, insurance costing, reserve fund and depreciation reports, risk management, and asset management. After only a few short years, he was asked to lead a new office expansion in Edmonton, Alberta. As the industry continued to evolve, so did Chris's perspective of the business. He began consulting for companies throughout North America and integrating their services to become a one-stop-shop. Recognizing the power of a full-service valuation consulting firm, Chris co-founded MVI Valuations (MVI). He and partner, Bob McNally, attracted, mentored, and lead a team of appraisers and valuators specializing in real estate, equipment, business enterprise, intangible assets, and accounting – setting a new standard in North America. The timing was ideal as the firm focused on feasibility studies, adapting to evolving financial reporting standards, fairness opinions, and succession planning for family business. MVI completed valuations on a large breadth of operations and industry, including engineering firms, food processing, industrial equipment rental operations, pulp and paper operations, oil and gas service operations, electric utilities, and all things in between.

Focusing on providing excellent service and adapting to helping clients achieve their goals, Chris's expertise includes the preparation of business value estimates on shares or operating assets for assisting in settling shareholder disputes, establishing purchase prices, estate planning, financing, share restructuring and general business decision making. He brings a unique perspective to many business operations with his strong background in real estate. MVI grew into the largest and most trusted valuations company of its kind, securing consulting work for some of Canada's largest companies. MNP LLP, one of the nation's largest accounting firms, approached the MVI team with

Chris's expertise includes the preparation of business value estimates on shares or operating assets for assisting in settling shareholder disputes, establishing purchase prices, estate planning, financing, share restructuring and general business decision making.

an offer they could not refuse, one that propelled MVI's vision for growth and service forward. MVI Valuations officially merged with MNP LLP in 2010. "Bob and I were part of creating a national valuation practice built on relationships and experience, ability to attract the right talent, and the firm's expanded service offerings. It was a fast-paced environment with incredible opportunities to work with some of the best finance experts in Canada," Chris explains. In 2016, Chris made the decision to retire from the workforce and focus on his daughter, Lucie-anna, and devote any additional time he had to give back to his local community, having always been an advocate of volunteering with the profession, his community and supporting the charities close to his heart. In his earlier career days, Chris spent six years (2007-2012) as a member of the Standards Board of the Appraisal Institute of Canada. No matter the city he called home, Chris consistently found an organization to support.

Now settled in Medicine Hat, Alberta, Chris's list of recent volunteer accomplishments includes serving as the past-president of the local Rotary Club, an organization integral in creating real impact for the community in which they operate, and a working board member for the Canada Day Society. For the past 10 years, he has also been the head coach and defensive coordinator for a junior high football team. One of his fondest memories as a coach was working with a very shy, timid boy named Tommy. On the first day of practice, his mom could barely drag him out of the car. Today, Tommy playing post-secondary football has dreams of being a coach thanks in part to the confidence and dedication Chris instilled in him from the first day of their meeting. "Everything comes back to mentoring, identifying talents, nurturing, and supporting growth. You have to give people the tools and opportunities to thrive," Chris says. "Mentors really shape your career, the early mentors I was lucky enough to have really understood what drove me, and gave me the challenges, support and opportunities to thrive. I try to do the same thing for the people in my life, whether as a coach or as a business leader."

Not long after Chris retired in 2016, an opportunity to acquire a long-standing real estate appraisal firm in Medicine Hat emerged. Chris and colleague purchased Classic Valuations and have since rebranded the firm as a Tier One practice for real estate appraisal. In 2020, Chris's career pivoted again when Invest Medicine Hat (IMH) and the City of Medicine Hat approached him to manage and balance the real estate portfolio on behalf of the municipality. His role with IMH involves acquiring, selling, developing, managing, and leasing properties strategically aligning with a wide range of investment attraction and business services. For Chris, this opportunity presented an entirely new perspective for supporting and creating opportunities in the community he calls home.

"Municipalities are on the cusp of unprecedented times and the team at Invest Medicine Hat is able to bring a private sector perspective. There is no room to increase revenues and balance budgets by raising taxes and burdening the resident. The focus has to be on financial sustainability, competitively attracting capital for industry development, and creating tools for business retention and

expansion. To be relevant and prepared for the future, municipalities have to be investment ready, this requires cities to think and act like a business. It used to be big dominates small, today fast dominates slow," he says. He identifies smaller communities as an ideal place to live as it provides the opportunity to remain highly involved in his daughter's extracurricular activities, work with clients from around the world, and carve out time to volunteer and give back. "Where else in the world can you meet a volunteer for coffee, run to the rink and tie skates and be back to work over in a lunch hour?" he shares. Technology and evolving company cultures affords a professional career and life balance like never before. No matter his position, Chris always puts as much effort forth to gain returns from investing his time and dedication to his community, his family and his athletes, as he does for the returns in business transactions for his clients.

Chris holds a Bachelor of Commerce with distinction from the University of Saskatchewan, majoring in finance and marketing; an Accredited Appraiser Canadian Institute (AACI) designation from the Appraisal Institute of Canada, a Chartered Business Valuator (CBV) designation, and most recently a commercial real estate license.

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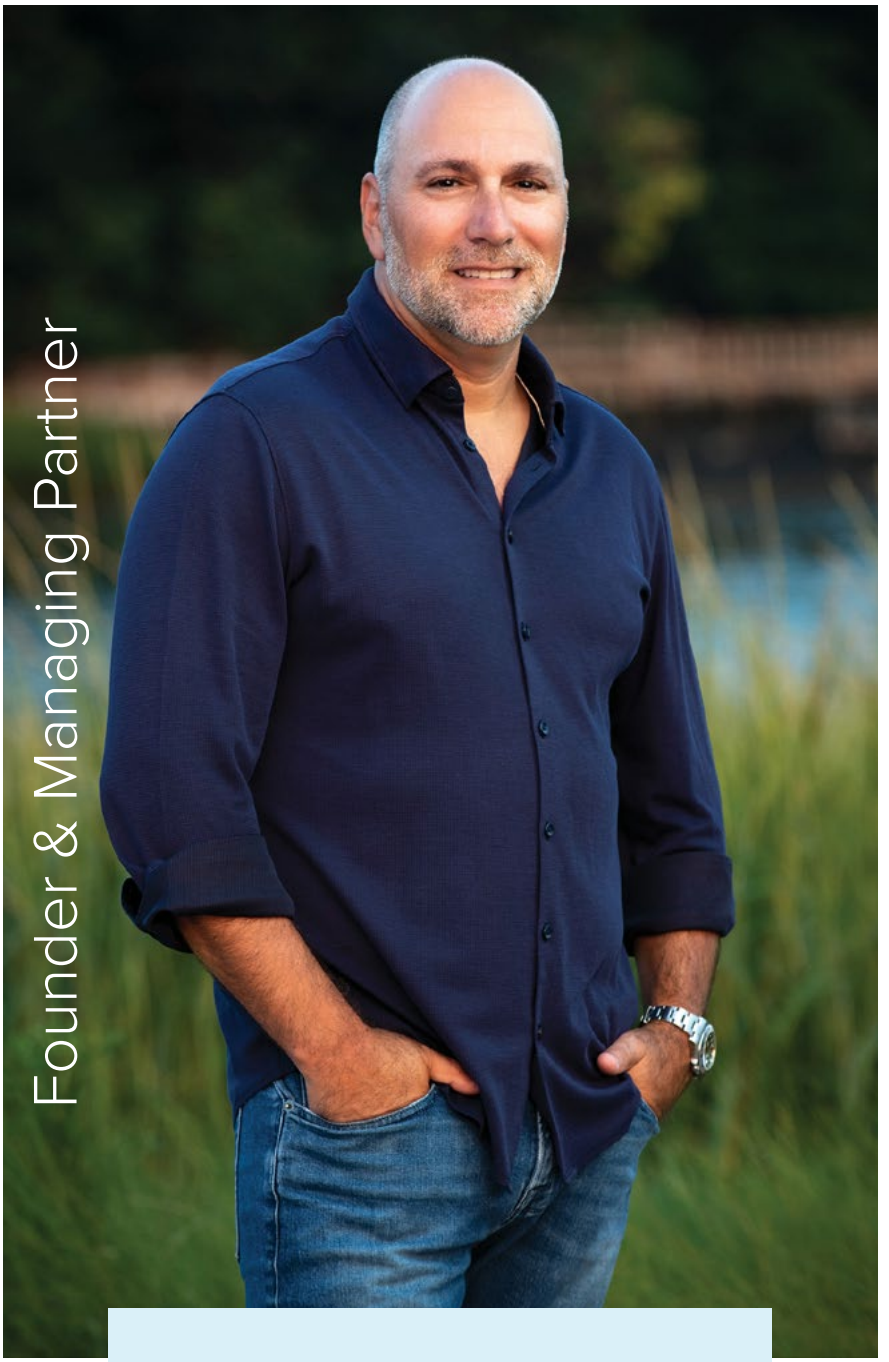

Marc Scharf

I have a designation in captive insurance, so I can help businesses form the company and assist with structuring, advising, and investing the assets in a compliant way.

Amid a homogenous landscape, littered with self-proclaimed financial gurus, there are still a few genuine investment managers who believe in the risk/return profile of individual stock picking. Marc Scharf assesses the *WHY* behind the market and the *HOW* in potential investment opportunities. Only then, his astute team of analysts and network of portfolio managers in conjunction with ESG Asset Management share their expansive knowledge with clients. It is what he has become acclaimed for—educating his clients on what *they* are investing in, and not just making investment decisions *for* them. In principle, he has taken the traditional linear approach and turned it into a cyclic methodology.

When someone works with ESG Asset Management, Marc wants them to know that they're working with a firm that's not just plugging their money into a model or market index and letting it "do its thing." Unlike many advisors, who just check the box for a mutual fund or ETF, Marc gets to know the individual so that he can create a customized portfolio and then clarifies the nature of the investment—*why* it's appropriate for the client, and *why* it presents the best opportunity for a profitable venture. With 25 years of experience as a portfolio manager working for large hedge funds and banks, he's learned a thing or two, and he has the client roster to prove it.

Client numbers aside, Marc has accumulated a vast network of talent, from industry experts and analysts at hedge funds to family offices and portfolio managers, all of whom contribute to his investment process and give perspective in the market. These invaluable resources also help Marc to originate ideas and form theses on where the firm should place their focus and how they should advise clients. The model strives to outperform the market over time while showing clients what can be accomplished with a little trust and a modest investment in individual names and appropriate market exposure.

We wanted to learn more about Marc's business acumen and how he managed to distance himself and his firm from the monotony that plagues the financial industry.

Q: Marc, let's begin with your entry into finance, a summation of ESG Asset Management, and your roles as founder and managing partner.

A: Well, I started investing when I was 13. I had twenty thousand dollars from my bar mitzvah

and decided to invest in the stock market. I bought mainstream names that I was familiar with—Nike, oil companies, banks. I started to learn more about them by watching their performance. By the time I went to college, that starting capital had grown to several hundred thousand.

After I graduated, I accepted a position at my first asset management firm, where I was advising clients on stocks and commodities. That experience led to multiple positions as a trader and portfolio manager at large hedge funds and international banks. In 2016, I founded Bookmark Advisors, which is now called ESG Asset Management, named for the three principles of corporate responsibility I embrace and want to promote—environment, social, and governance. ESG is part of the RIA, Private Advisor Group, which was a *Top 100 RIA* in 2020 according to Barron's. Our focus is on customized portfolios for business owners, entrepreneurs, and high-net-worth individuals, but we also have a particular niche in managing assets for insurance companies. We utilize active management and stock picking as part of our strategy and most of the people who are associated with the firm have a background in investments and finance. At the onset, ESG had less than 20 clients that has now grown to over 200 relationships. My role as CEO is to oversee the operations of ESG Asset Management, aka Bookmark Advisors, but I am also the CIO so in essence, I'm the portfolio manager and I run the company.

> Marc Scharf assesses the *WHY* behind the market and the *HOW* in potential investment opportunities.

Q: How is your approach different from other asset management firms?

A: I think of the narrative in the market and I'm always asking myself, "what is the market saying?" There are always current themes and I believe in the thematic viewpoints of what's happening in the world and the long-term, secular growth opportunities. The tailwinds are so powerful with these types of investments that they increase your probability of success. Over the last decade or two, technology, science, and innovation have created so many new companies that are disrupting old industries and antiquated management methods. My style is to look at what themes are working in the market now, *why* they're working, and how much runway they have, then approach those themes in a bottoms-up perspective, meaning find companies that have great management, impressive balance sheets, and innovative strategies to stay ahead in their industry. What's working and what's not, and how do we capitalize in these areas?

Q: Tell us a bit about your work with captive insurance investment management.

A: I have always loved the insurance industry from a business point of view. There is a reason why Warren Buffet made a large portion of his fortune in insurance. I learned about private or 'captive' insurance from one of the most innovative guys in the field, Joe Tucciarone, who showed business owners how to create their own insurance company and retain most of their non-catastrophic enterprise risk. This relationship led to an alliance with the National Network of Accountants, which is a firm that has been a strategic advisor for many large accounting firms for over 20 years. I started to introduce the concept of forming your own *commercial* insurance company to CEOs, CFOs, owners, and entrepreneurs which showed them a structure that could save money on property and casualty premiums while creating a revenue source through underwriting profits. Most people go years without ever filing a claim and 100% of their premium is profit for their insurer. I have a designation in captive insurance, so I can help businesses form the company and assist with structuring, advising, and investing the assets in a compliant way. I also advise and invest for Asset Backed Life Insurance (ABLI) programs and Insurance Premium Finance (IPF). Many high-level life insurance producers trust me to manage their client's long-term collateral accounts.

Q: What were a few of your best investment ideas?

A: We identify potential ideas based on trends that we're seeing and then applying our research process and investment criteria to filter out what companies are great candidates for our portfolios. I can tell you that I prefer companies in sectors with long runways of growth such a technology, healthcare, and consumer discretionary. However, we also include cyclical industries such as energy and materials but the weighting of those names is determined based on what part of the business cycle that industry is in. Value ideas present themselves when there is dislocation of the security's price relative to its intrinsic value. Value investment opportunities occur when a company is being mismanaged, an industry is out of favor, or even if a company is too diversified, which makes it hard to analyze.

Q: Lastly, Marc, what do you enjoy most about your work or what drives you?

A: What I enjoy most is finding an industry or a company that is completely mispriced for whatever reason or has long term visibility for growth. It's not work for me—it's fun. The fact that I can buy into any company, idea, or business model, and be part of that concept and that growth, and do that all day long, it's the ultimate reward.

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Keith Beggs

The central focus of Steadfast is to merge innovation with sound financial solutions, and we do so by combining proven principles with creative new techniques and strategies.

Founder & CEO

Keith Beggs has devoted his entire 14-year career to helping people achieve their financial and retirement goals. As a former consultant to advisors, he worked for one of the largest financial wholesalers in the U.S. and traveled the country teaching financial professionals how to better serve their clients and protect their wealth. In June 2016, he brought together his years of experience and insight to found Steadfast Wealth Strategies, a financial service firm that is revolutionizing the sleepy industry from the inside out. And people are taking note. With a specialized focus on pre-retirees and retirees, in just the last three years, the firm's business has doubled, with projections to double again by the end of 2021. Headquartered in the energy corridor of Houston, TX, the academically based investment company helps families and individuals define and build their retirement while being protected from the day-to-day fears of the market. With services tailored to each client, Steadfast connects every individual with a broad range of support in market loss protection, fees and cost reduction, guaranteed lifetime income, social security, and tax-advantage solutions. With its unique model, Steadfast has enjoyed over 100% growth for three years in a row—and projects to repeat this for a fourth time—as more and more people are discovering that there's a better, safer way to invest and are flocking to Steadfast for their high-probability and low-risk fully comprehensive plans. Keith recently met with us to share more about his thriving company, the people they serve, and what drives his passion to invest in their futures.

Q: Let's begin with more about Steadfast and how it differs from other financial service firms.

A: We focus on families and individuals who want to save or plan for retirement. We understand that not every individual or pre-retiree has the same goals or situations. That's why our plans are customized to each client and reflect our commitment to always look out for their best interest. Just as our motto says, we are "Experienced in Finance, but Invested in Futures." Our clients have worked

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Just as our motto says, we are "Experienced in Finance, but Invested in Futures."

long and hard for the money they've saved, and we believe everyone deserves a sound future. We add value not just to the portfolios of our clients, but to their overall lives, now and into the future. We're truly invested in the people we serve, and we have the leadership and expertise to help them get to where they want to go. The central focus of Steadfast is to merge innovation with sound financial solutions, and we do so by combining proven principles with creative new techniques and strategies.

Q: What led you to start your own company?

A: I had an idea that prudent, academic-based investing was something people were seeking. Back when I was coaching advisors, I saw the approaches they took with clients, and I thought they were setting them up for failure. They were speculating and gambling with their money constantly. I believe that people are hungry for education and for a real plan instead of trying to pick the next-best company—whether that's Amazon, Airbnb, or another one. They're just throwing darts at a dartboard, and there's a much better way to approach personal finance. We can't continue throwing darts when people's hopes and dreams are on the line. I wanted to start a firm that would educate clients and coach them through downturns—elections, market dips, COVID, etc. We're here to help them make sound decisions during those difficult times and through good times and to plan for their futures.

Q: As the leader of Steadfast, what is your ultimate goal when working with clients?

A: I want to help investors stop speculating and gambling with their money. Too many people are trying to stock pick, market time, or use track-record investing to reach their retirement goals even though these activities have proven to be highly detrimental. These are the most common mistakes that we see. That's why we strive to educate our clients on how markets work and how to build a diversified, academically based portfolio that will use the power of the market to help them achieve their true purpose.

Q: What advice do you give to individuals or advisors making those types of mistakes?

A: I explain that short-term market movements are random and unpredictable. We saw this at the start of the pandemic, and those who remained prudent in their investment strategies came out far ahead and have been able to capture significant gains since the March fallout. You can't chase returns, because by the time you get there, they're gone. There's really only one sensible way to invest your money, and that's to own the entire market. We have holdings in 21,000 independent companies in over 80 countries, and we invest our clients' money into these businesses. Our approach is based on two Nobel Prize-winning economic theories.

Q: Tell us how you help pre-retirees and retirees create a "personal pension."

A: We help to create guaranteed income streams that clients can't outlive without giving up control of their money. We all like certain guarantees, but tremendous peace of mind comes with knowing that we have control over our nest eggs. That's why we call it a "personal pension"—it ensures regular income throughout a person's life, and it's not at the mercy of the volatility of, say, a company or government pension plan.

Q: You believe that risk—not portfolios—should be personalized for each individual, which is a departure from the traditional investment approach. How does your unique strategy benefit clients?

A: I've never understood why financial advisors or investment firms advertise that they build personal portfolios. Why would they give one person a better portfolio than another? When we're helping our clients build their portfolios, the decision is not based upon which stocks to include because we invest all our clients into the solid 21,000 companies that we have holdings in. So, the only decision is how much equity or risk we want in each portfolio. That's what we manage—risk. Your risk tolerance is personalized, your portfolio is not, and you want to personalize this risk based on age, income, goals, your emotions, etc.

Q: What do you enjoy most about your work?

A: I'm a people person, so I love getting to meet and talk with families and hear their goals. We spend a lot of time helping them to find the true purpose of their money—retirement, passing it on, donating to a cause, etc. Once they define their purpose, it's easier to make sound financial decisions. Understanding the impact it can have on them, their families, and their communities, encourages people to protect the wealth they worked so hard to build, and I find that immensely fulfilling.

Keith holds a bachelor's in business administration from Sam Houston State University and Series 65 and state insurance licenses. He has served on the advisory boards of multiple insurance carriers and is currently an active member of the National Ethics Association.

Q&A

Nick Cantrell

With over 14 years of experience as a financial planner, Nick Cantrell, CFP®, ChFC®, CLU®, CSRIC™, brings an independent, holistic approach to planning and investing, with a specialization in helping clients to align their assets with their values. In fact, he is one of only a few hundred Chartered SRI Counselors in the nation and is one of only a handful of people who are also Certified Financial Planners™. After achieving such a rare combination of designations, it came as no surprise when *Forbes* named him a *Top Next-Gen Wealth Advisor* for three consecutive years (2017-2019). Then, in 2020, Nick founded his own company, Green Future Wealth Management—an independent financial services firm based in Worcester, MA with multiple offices throughout the region. Rather than focusing solely upon investing, as many sustainability focused advisors do, Nick delves deeper by exploring comprehensive financial planning, tax planning, charitable giving, risk management, and estate planning. Nick recently met with *The Top 100 Magazine* to tell us more about his company and the different services he offers.

Q: How did you become interested in finance and wealth management?

A: I was introduced to the industry by my father who is now in his mid-70s. He is still an active planner with his own independent firm, which is still taking on new clients. Growing up, I would help with the filing and any other small jobs he asked me to do, but I had no interest in following in his footsteps. Instead, I became a classical musician—a bassoonist. I taught music in the public schools but found that I wasn't able to scratch that entrepreneurial itch that I have always had. Financial planning was a natural choice for me to pivot to in my 20's because I found that I had a pretty deep base of knowledge from all those years working with my father.

Nick delves deeper by exploring comprehensive financial planning, tax planning, charitable giving, risk management, and estate planning.

Q: When did you get your start as a wealth advisor?

A: I started my career in 2007, about a year before the global financial crisis. I had to build my network because I was new to the business and had also just moved to a state where I didn't know anyone. I was 26 years old, with no experience and no clients just working hard every day trying to build my business. I found that the best way to grow my practice is by spending every day focused on helping others. Over the years, clients have introduced me to other clients who need help, who in turn have introduced me to others, which is how I have grown a practice of clients who are frequently introducing me to other people I can help. In 2020, I decided to leave the very large, multi-billion dollar firm I was affiliated with to launch Green Future Wealth Management, where I could really focus on my passions of sustainable investing and financial planning.

Q: Is there a story behind the name Green Future Wealth?

A: When I was launching my firm, my first inclination was to name it "Cantrell Financial." However, my brilliant wife hated the name because "the only thing it tells me about your company is what your last name is." Of course, she was right, so I spent some time thinking about who I was trying to help and how.

GREEN FUTURE
WEALTH MANAGEMENT

We are future focused—manifesting what we want financially and personally— so I wanted a name that referenced both the environment and sustainability while focusing on what is in front of us. My primary focus is on sustainability and wealth—creation, preservation, and stewardship—both financially and environmentally. Clients have really connected with the name, the logo, the website, and the bigger picture of building a "Green Future" for themselves.

Q: How much has the company grown over the past year?

A: There has already been a significant amount of growth. I am adding more people and we just moved into a new space after outgrowing our first office within the first year—despite starting out in the middle of a pandemic. It has been a tremendous undertaking because there's an overwhelming demand, and I have people reaching out to me on a daily basis. I've also partnered with an estate planning attorney who works with a lot of art collectors and business owners, many of whom want to align their assets with their values, so there is quite a bit of synergy there. The ability for clients to access high end tax and estate planning right down the hall has been a real value add for my clients.

Q: What other types of clients do you serve?

A: I serve an extremely wide variety of people. When I founded Green Future, it was important to me that I not require a minimum asset threshold in order for clients to work with me. I believe deep down that the work that I do improves client's lives, and I didn't want to create barriers to clients receiving the help that they need. My goal is to help everyone build their wealth and improve their lives, although the services I provide to an investor who is just getting started or new to investing may look very different from a family who has tens of millions of dollars and has more complex tax, investment, and estate planning needs. In addition to artists, musicians, and writers, I serve quite a few academics and a fair number of business owners as well. A significant portion of my clients have inherited wealth and are really trying to navigate how to effectively manage their assets in a manner that is in harmony with their values, while also taking care of the bigger picture planning that is necessary when you have inherited wealth.

Q: It sounds like you've come a long way over the past 12 months. To what do you attribute Green Future's growth?

A: First, there is an insatiable demand for the type of investment management and financial planning that I specialize in. It's difficult for people to navigate comprehensive, sustainable wealth management by themselves, and they have a hard time finding qualified professionals with the expertise to assist. I think that I am one of the few advisors that regularly receive emails from prospective clients who have found me online and are reaching out to asking to become clients, simply based on the specialization and expertise I have in sustainable investing. Second, I continue to receive a ton of referrals from existing clients who are telling others about my approach and the different kinds of services I have to offer. I believe clients refer me to their friends and family because they are making investments that fit what matters most to them. Many people are thinking critically about issues such as environment and sustainability, racial injustice, gender inequities, LGBTQ rights, and many others. I help clients to manifest their values in their investments, charitable giving, and bigger picture financial planning and to see them incorporated into all the different aspects of their lives. Going forward, I am planning for continued growth and scaling to a regional and one day national presence. The goal is to be a household name when people think of sustainability and investing.

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Investing involves risk. Depending on the different types of investments there may be varying degrees of risk. Socially responsible investing does not guarantee any amount of success. Clients and prospective clients should be prepared to bear investment loss including loss of original principal.

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Jennifer Perri

Consultant
Coach
Author
Advocate

I believe my primary responsibility is to provide clarity, education, and accountability so that my clients can realize not only their financial goals, but also their life goals.

You might expect someone who is at the pinnacle of her career to rest on her laurels, but Jennifer Perri is anything but predictable and nothing short of a dynamo, who continually challenges herself to attain new heights and scale any obstacles in her path. As a transformational life and money coach, she plans to bring women across the globe right along with her. She's known as the "Smart Money Gal" and the moniker is well deserved.

Jennifer is the CEO of Swan Financial Advisors, a thriving women-focused financial consulting and coaching firm, and the Smart Money Gal Alpha Academy, through which she helps other women become as empowered and emboldened as she is. It's an unconventional niche amid a sea of convention, a distinctive style of financial planning within a nondescript landscape, and woman-centric alternative to an industry almost entirely created for and by men. She is equal parts consultant, coach, initiator, advocate, alpha and she is at the forefront of this progressive, holistic approach to balancing the scales.

In a departure from traditional financial advisors and money managers, Jennifer puts her clients in the driver's seat as she guides them around the potholes and bumps in the road. And she knows their journey well. Long ago, she, herself, traversed the same rocky, tumultuous landscape and emerged victorious and determined to "help women transition from trauma to triumph." For nearly two decades, she has done exactly that, having already helped hundreds of women navigate the difficulties of divorce, loss, career barriers and "find their financial confidence, reclaim their power, and write their own stories."

We sat down with Jennifer to learn as much as we could about her and the extraordinary culture she has cultivated.

Jennifer, thank you so much for spending this time with us today. Can you give our readers just a brief summary of your current role?

I'm the CEO of Swan Financial Advisors, which is an independent, women-focused, financial consulting and coaching firm. The name "Swan" is an acronym for "Sleep Well at Night." It was a former client's idea because she knew how important it was for me to instill a feeling of security in everyone I worked with. In that sense, I believe my primary responsibility is to provide clarity, education, and accountability so that my clients can realize not only their financial goals, but also their life goals. As a "women-focused" firm led by a woman, I understand the challenges that women face and the need for a unique style of financial planning.

For many of my clients, coaching became a growing part of our work together and I saw a real need to provide them specific tools and guidance to help them. In response, I divided my role to include a distinct segment as a transformational life and money coach and launched Smart Money Gal Alpha Academy, which also helps women embrace a life of prosperity, but with more focus on coaching.

I understand that Smart Money Gal Alpha Academy offers several services specific to the coaching aspect you mentioned. Can you elaborate a bit on that?

Yes. I offer one-on-one coaching with me as well as group sessions and financial accountability partnerships for clients who are rebuilding their lives and need help applying what they've learned in order to move forward. As I work with a client, it's so important to discover what's going on in their personal and financial life simultaneously. This helps me identify any areas of "trauma" that need to be addressed first. After we get a handle on the emotional aspects then we start to tackle the financial. Once we uncover the client's "money personality," we can help dispel the money myths, unlock the proper mindset, and kick the negative financial habits that have prevented them from the level of success they are capable of achieving. My goal is to empower women with the tools necessary to make smart, confident decisions about their life and their money.

You are expanding more into the role of a global transformational life and money coach for people worldwide. What prompted this?

I'm glad you asked. I'm transitioning more toward coaching at a global level because I want to be able to reach women all over the world and give them access to the mechanics of financial wellbeing—and the self-esteem and confidence that come with it. An assistant of mine who is based in the Philippines asked, "Can you expand here? I'd love to help you. Women here are always looking for help and want to learn from someone who is successful." Another client of mine recently offered to translate all of my courses and resources to Spanish as a way to further assist her community and share with family in Mexico. This type of discussion became so frequent that I knew I had to focus on meeting the needs of women everywhere.

Earlier, you mentioned the importance of life goals and the challenges that are specific to women. Why is it important to first address the emotional and situational factors before the financial circumstances?

It's basically logic. Most money managers don't consider these factors at all, instead moving people into a tidy "one-size-fits-all" box, regardless of whether it fits them. I flip the script on traditional financial planning by addressing emotional and situational pieces first. I may meet a client who seeks advice after a divorce. Maybe her ex-husband made all of the financial decisions and she wasn't engaged in them. Or maybe she just doesn't feel qualified. Knowing the situation and supporting the client emotionally must take place before she is in the right frame of mind to learn to take charge financially. Money is the cornerstone of every aspect of our lives, and unless you have a handle on it, you can't thrive in other

"I help women transition from trauma to triumph."

areas. I'm very good at making people feel comfortable, and because I set achievable milestones at each step of the process, they stay engaged. I don't send anyone off alone; I'm right beside them the whole time.

Lastly, what are the most fulfilling accomplishments of your career?

I love getting women "unstuck" and empowered to move forward, whether it's about money or life. I've been extremely successful as a financial advisor because I don't care about statements, I care about people. That's why I do life coaching *and* financial advisory. Outside of helping hundreds of people attain financial freedom and security, my greatest professional achievement was the incredible opportunity to co-author a best-selling book with Jack Canfield, creator of the *Chicken Soup for the Soul* series.

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JEB GRAHAM

He's a Kansas State alum with an executive education certificate in retirement planning from The Wharton School, a certified financial planner with nearly two decades of experience, and the founder and CEO of a thriving wealth management firm. But for Jeb Graham, wealth advising is about the people behind the numbers. He thrives on building relationships and devising plans to help clients pursue their financial goals. In fact, many clients have remained with Jeb since he became a financial advisor over 17 years ago. Jeb founded Metcalf Partners Wealth Management in 2011 in Overland Park, Kansas, with the motto "Every day you are one day closer to your dream." And he means it. As a comprehensive wealth management firm that works with affluent individuals, emerging affluent individuals, and small company retirement plans across the U.S., the group specializes in wholistic financial and retirement planning as well as investment and tax management.

At Metcalf, wholistic financial and retirement planning are addressed through a top-down approach—gaining an understanding of the client's financial goals. "Our clients benefit because everything we do serves a purpose for their big-picture plans," Jeb explains. Similarly, the group ascertains each client's risk tolerance as the first step of investment management. "We want to increase returns while staying within the parameters of their risk tolerance," says Jeb. "We also want to utilize alternative asset classes that might improve returns and lower volatility." By having their portfolios monitored and rebalanced, clients can benefit from the firm's approach to tax management through which they participate in as many tax advantage investment vehicles as possible—such as converting money to a Roth IRA or maximizing contributions to employer-sponsored retirement plans. "Our goal is for our clients to pay less taxes and to be able to pass their estates on to their heirs in the most tax-advantaged way possible," Jeb says.

> "Our clients benefit because everything we do serves a purpose for their big-picture plans."

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ERIC WYMORE

As a wealth manager, Eric works closely with clients to develop a comprehensive wealth management strategy that includes investment management, and financial, wealth accumulation, and tax planning.

Eric Wymore been with Metcalf Partners Wealth Management since its inception in 2011 in a combination role as partner, wealth manager, and co-chair of the firm's investment committee, where he develops and oversees investment strategies for the company at large. He brings with him nearly two decades of experience in the investment services and financial advisory industry—and the unique blend of knowledge, skill, and empathy for which he is known.

As a wealth manager, Eric works closely with clients to develop a comprehensive wealth management

At Metcalf, wholistic financial and retirement planning are addressed through a top-down approach—gaining an understanding of the client's financial goals and determining what the outcome should be prior to making recommendations.

strategy that includes investment management, and financial, wealth accumulation, and tax planning. His clients range from young professionals to those on the verge of retirement, and he empathizes with each of them with a sincere willingness to listen. "Rather than just stating what people should do, I listen to them and help them address the problem," he says. "It's very collaborative." This spirit of "client-first" and collaboration extends across Metcalf Partners, and its one that their clients, many of whom are referrals from long-standing customers, truly appreciate. "The egos stay at the door," he says, "Everybody works as a team. It's a great culture that is client-first."

It was this client-first ethos that inspired Eric and his team to help develop and implement special processes during the COVID-19 pandemic to seamlessly continue to serve their clients during a time of great uncertainty. As he and the entire Metcalf group communicated across several remote locations, they invested in portfolios developed prior to the pandemic, all while continuing to onboard new clients. "We grew significantly during the pandemic from referrals because people were comfortable with how we handled it and stayed calm and had a plan in place," he says. Helping people is what Eric enjoys most about his work. "I get to meet new people all the time and help them pursue their financial goals. This is a very rewarding part of my job," he shares. "When someone says, 'I'm really glad I was introduced to you,' it excites me and drives me every day."

Eric holds a B.S. in finance from Iowa State University.

ETHAN HUTCHESON

Ethan Hutcheson has helped hundreds of clients over the course of his eight-year career in financial planning, and after joining Metcalf Partners Wealth Management in February of 2020 as wealth manager, he's helped clients all across the U.S. build, design, and preserve their financial futures. Ethan handles everything from investments to tax-efficient investing for the emerging affluent crowd, individuals and families planning for retirement and who have more complex financial situations than average. He helps them navigate these unique complexities, including those involving exercising stock, taking stock as compensation, and setting up backdoor Roth strategies for high-income individuals restricted from contributing tax-advantage accounts. He also emphasizes tax diversification coupled with asset allocation and diversification in portfolios with the goal to help ensure his clients are properly allocated across tax buckets upon retirement.

Ethan's own values as a financial planner mesh perfectly with Metcalf Partners. In fact, those common values were what drew him to Metcalf Partners in the first place. "Being a participating member in a smaller company allows me to provide insight as to how I like to manage my clients," Ethan explains. "I think that gives me more flexibility when it comes to giving advice and providing meaningful impact without an overarching agenda from a large corporation."

And it's that meaningful impact that makes the job so fulfilling for Ethan. "Every family I deal with is different, so sitting down and understanding how each one treats and views money is a really cool aspect of my profession," he says. "There are a lot of people out there who will give advice to the masses, or blanket advice, as I like to call it, but everyone views money differently, and learning about that family and their view towards money is a really fun part of my job." Using this personal insight allows Ethan to guide them in the right direction to get the most from their finances. And alongside obtaining his AAMS certification, seeing clients' lives change and getting them to the places they dream of being is the greatest reward of his job.

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Mackenzie Regent

Co-Founder & Managing Partner

As a competitive hockey player, Mackenzie Regent's passion and competitive spirit helped to move Canada forward in international competition. She brought that same passion and heart into a career in finance and took the industry by storm, beginning with her inaugural role as a lead transactions advisory manager at Ernst & Young ("EY")—and the leader selected to represent EY Canada, one of 20 worldwide leaders, at an international leadership conference. Over a nearly decade-long career that included a position with Scotiabank's investment banking team, where she advised on numerous M&A mandates, equity raises, and high-yield debt transactions, Mackenzie's profound affinity for deals grew. In 2019—at just 29 years old—she took her vast experience in mergers and acquisitions, financing, and accounting and co-founded Kalos LLP, a company dedicated to "Effectively moving the mid-market forward." As the leader of the Calgary-based boutique transactions and financial due diligence advisory firm, the same passion and competitive spirit that drove her team to the worldwide arena now drives the success of middle-market business owners across North America—and a flourishing firm whose client base has tripled in just its first three years on the map.

Mackenzie's reputation as a trusted advisor to companies looking to grow, exit, or raise capital is well known, as is Kalos's ability to help their clients to double revenues and improve profits. The firm's team has completed more than 55 mergers, acquisitions, and financing due diligence mandates totaling billions of dollars in transaction value and executed over 125 valuation and modeling mandates as Chartered Business Valuators. Additionally, their corporate tax planning and structuring has saved their clients hundreds of thousands of dollars in taxes. As she leads her growing firm, Mackenzie continues to contribute her knowledge and expertise to the industry as a guest lecturer for the University of Calgary and a regular speaker at the Business Transitions Forum. Mackenzie met with us to share more about her background, where her passion for mid-market business owners comes from, and how Kalos is helping them to thrive.

Q: Tell us more about Kalos and the story behind the company's name.

A: Kalos is the Greek word for "good" and was historically used to describe warriors who held themselves to the highest moral standard on the battlefield. Today, the term perfectly describes our team of CPAs, whose 20 plus years of combined experience with Ernst & Young, Deloitte, KPMG, and PwC have equipped them to maintain the highest of standards of Kalos. We empower continual improvement through strategic financial advice, planning, and accountability that elevates companies to the next level. We work on both the buy and sell sides of transactions and offer independent, non-commissioned, expert advice. We are dedicated to serving middle-market business owners; however, we also act as a trusted advisor to various family offices, wealth management, and private equity firms—performing due diligence on their potential investments.

Q: What led you to start a firm that focuses specifically on business owners and the middle market?

A: It was probably inevitable that I would become a business owner. My mom had her own accounting firm that she ran out of the house to put food on the table. I watched what it meant to be an entrepreneur, but I also witnessed all the companies she helped. I think starting my own firm was always at the back of my mind, but I knew I would need to gain experience first. Big accounting firms are great places to begin a career and gain exposure to things you wouldn't have seen otherwise, but many focus only on major public companies worth billions, whereas if you take that expertise and bring it to the middle market, you can really make a meaningful difference in people's lives, and it's very fulfilling. That we're now able to help these businesses owners—this is what gets us up every day.

Q: How does your unique combination of expertise as a CPA with an investment banking and financial due diligence background help your clients?

A: It all comes down to having a fantastic team of people who are infinitely qualified and who desire to make a difference in the mid-market. By combining my CPA background and transactions focus, with the management and valuations focus of other senior CPAs, we've created a unique, well-rounded experience. We can

KALOS LLP
Transactions Diligence Advisory

We empower continual improvement through strategic financial advice, planning, and accountability that elevates companies to the next level.

approach things from a multidisciplinary standpoint, design superior solutions for our clients, and navigate potential economic disruptions more effectively—just as we've seen during the COVID-19 pandemic.

Q: What challenges are businesses facing due to COVID-19, and how is Kalos helping?

A: We've helped numerous companies secure the financing they need during COVID-19. One of the biggest challenges that businesses have faced is a disruption to their regular cash flow. However, as the saying goes, banks will give you money when you *don't* need it, but not when you *do*. To help clients overcome this barrier, we've added value by sharing the compelling stories of these businesses with potential lenders and ensuring we put together what the banks require to pass the credit process and fund what the client needs. Lots of companies received government subsidies or grants, but they need more assistance to not only survive, but to pivot so that they can come out of the pandemic in a position of strength. That's how we've been instrumental in getting clients the dollars they need to not only survive in a post-pandemic age, but to thrive.

Q: As a former hockey player, does your competitive nature come through when helping clients?

A: It absolutely does. I have a very competitive spirit. For me, it's about fighting the good fight. For example, we had to restructure a deal a handful of times to get it finished. The client's business—and their entire personal net worth—was on the line, and we were not going to take no for an answer. We were working until 3-4 in the morning some nights to get it done—and we did. Some of our clients are facing significant financial challenges, especially as a result of COVID-19, and we do everything in our power to help them. One of our greatest motivations is knowing that people have invested their entire lives and family savings into these businesses, and by being able to provide support to them—especially in a period of economic turmoil—we get to walk away at the end of the day knowing that we made a real difference. There is no greater feeling.

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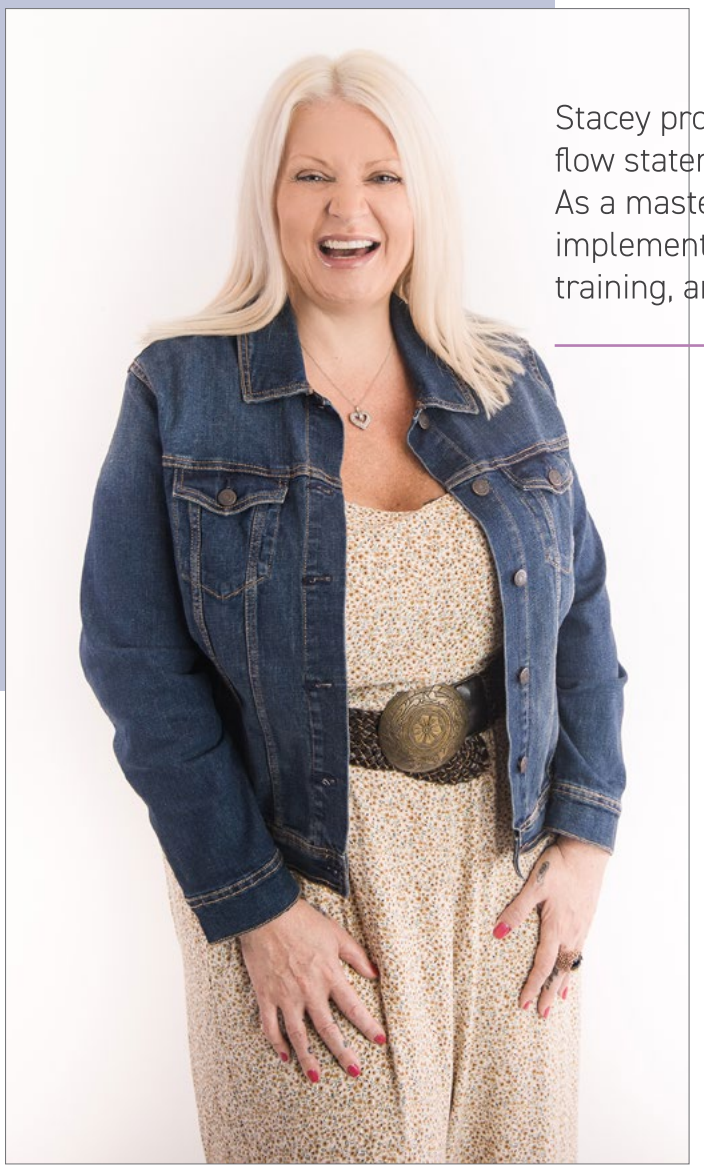
STACEY JO JOHNSON



Stacey provides financial planning and forecasting, cash flow statements, auditing, accounting, and budgeting. As a master of financial software, she provides implementation, internal controls, project management, training, and maintenance of master data.

Stacey Jo Johnson is a finance and accounting powerhouse with three decades of experience and a reputation for delivering results for companies that stretch from the heart of the Midwest to the shores of Israel and industries that span from real estate and government to IT and nonprofits, from aerospace and education to multinational insurance groups and global sports companies. With a career that includes roles as accounting manager, financial controller, director of finance, and CFO, among others, Stacey's leadership skills and talent for solving even the most complex financial problems give her clients a competitive edge. Case in point: she effectively managed a $26 million budget across 31 locations for an Ohio company and over $1 billion in transactions and corporate value for a large multinational. Add to that her uncommon aptitude for financial technology, including Sage, SAP, NetSuite, QuickBooks, and others, and it should come as no surprise that so many companies and clients entrust Stacey with their very livelihoods.

With a lifelong passion for finance, Stacey's journey began at Cleveland State University, where she graduated *magna cum laude* with a BSBA. Her natural skill with financial analysis landed her a job as a staff accountant with the YMCA of Cleveland in 1992—long before she completed her bachelor's degree—and the first chapter of her career took off. As she was making a name for herself as an astute financial architect for the likes of PricewaterhouseCoopers (PWC), she pursued her MBA in management accounting from her undergrad alma mater, again graduating with distinction, as *summa cum laude*. Just two years later, she obtained her CPA certification, followed quickly by her Six Sigma Green Belt in 2007—and launched into the international realm as a financial controller in Tel Aviv, Israel, for the next seven years.

In 2014, Stacey took her extensive experience and began serving as an independent CFO for a host of clients, with a specific focus on small- to mid-sized companies. From her Ohio headquarters, she currently serves as a full-time contract CFO for a portfolio of nine companies, has served clients in the government and in the public and private sectors on a project basis for the past seven years, also traveling the country as the finance director of a private equity group. Stacey provides financial planning and forecasting, cash flow statements, auditing, accounting, and budgeting. In addition, as a master of financial software, she provides implementation, internal controls, project management, training, and maintenance of master data. We sat down with Stacey to learn more about her work and her plans for the future.

You have a reputation for being a "fixer." Can you give us an example of the types of problems you solve for clients?

I am. I'm a fixer. For example, when companies lack organization, I quickly identify and resolve their problems, redesigning business processes, applying best practices to increase profits, addressing daily issues, and implementing changes as needed to help

them thrive. My clients have both immediate and long-term needs, and I've worked with many of them for years. They may call on me to put out an urgent fire or to manage their finances on a consistent basis to ensure long-term stability and to prevent any unexpected fires, so to speak.

What are some of the most common issues that businesses encounter and how do you help them overcome them?

For both large and small companies, cash flow and budgeting are the most common issues, and both affect spending. When a department is overspending and not managing the staff, it can be detrimental as there won't be enough people to manage the workload. For example, if they're overspending on inventory, but not managing it properly, if I hire an inventory manager, we can keep costs down and manage inventory properly. This gives them more money to spend elsewhere, and we put an approval process in place to stop the overspending, adding internal controls. This can work to financially stabilize a company of any size, increase their profits, and/or allow investment in expansion. I also suggest we set budgets for specific departments or people based upon credit card usage—placing limits and requiring a second authorization for purchases to manage expenses. I look at their past spending, essentials, nonessentials, what has led to sales, and what has not. I help them compare their spending margins, audit their monthly and quarterly spending until it's acceptable, and then implement a process, technology, or oversight to ensure spending continues to be monitored.

You're an expert in the use of myriad financial and accounting software programs. How does your unique combination of finance and IT skills play a critical role in the success of companies?

Because I can teach others how to navigate the software, use it, and create shortcuts to get things done more efficiently, companies don't have to deal with the frustrations that come with learning these things on their own. I've implemented SAP and taught proprietary in-house software for both massive corporations and small businesses. I've also taught non-accounting and finance staff how to use software to budget and forecast by creating

Chief Financial Officer

desktop manuals and providing in-class instruction. For example, I executed a project at a large company that had propriety in-house software, but the IT department was not using the budgeting and forecasting module. I created a desktop manual and taught budget and forecasting classes to 46 IT managers so that they could execute these financial activities with ease. In doing so, the company was able to see the spending and work within the software, which kept costs down by reducing head count, allowing for proper spending, and adhering to the budget and forecast on time.

What do you enjoy most about your work?

I enjoy being able to travel and to work with clients all over the country. It's immensely rewarding to be able to use my expertise to make a difference and see the successes within my staff and within companies. I enjoy serving the many clients with whom I work, and I'll continue to do so. I'm also frequently approached by mid-sized to Fortune 500 firms to join their ranks, and if I find the perfect fit, I'd love to contribute my skills as part of a larger team.

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Q&A

BRADY LIPP

Brady Lipp has been on a winning streak since his days as a basketball star at North Dakota State University. After graduating with a master's degree—and landing a coveted spot in the campus's Hall of Fame—he used his talent, work ethic, and competitive drive to make a name for himself in the private equity and asset management industry. In 1994, Brady joined Warburg Pincus Asset Management, one of the premier private equity and asset management firms in the world. As partner and managing director, he grew the institutional sales and market assets from $2 billion to $14 billion in less than five years. Later, when the firm was purchased by Credit Suisse, Brady led the new Global Post Venture Capital division and grew its assets to $650 million within 18 months. Still, his winning streak did not stop there. In 2004, he founded Akros Capital, LLC, and served as portfolio manager for the Quaker Akros Absolute Return Fund. After generating positive alpha in 92% of rolling three-year periods, the fund was ranked first in its category by *Kiplinger Personal Finance Magazine* in 2008. Brady then went on to co-found MarketGrader Capital—a registered investment advisor and subsidiary of MarketGrader.com—which serves some of the largest financial institutions in the world. Last year, he co-founded OneAlphaNorth Capital, a private investment holding company based in New York. *The Top 100 Magazine* had the pleasure of speaking with Brady to learn more about his current role as OneAlphaNorth's managing director and the company's plans for the future.

We designed the company to identify and invest in mostly private, early-stage medical technology, investment technology, and even fintech businesses.

Tell us more about OneAlphaNorth and how the company came about.

OneAlphaNorth is a U.S. registered and headquartered technology holding company that I co-founded with Sai Narayan Subramanian—who also holds experience in private equity. We designed the company to identify and invest in mostly private, early-stage medical technology, investment technology, and even fintech businesses. We view ourselves as an extension of our portfolio companies' management teams and contribute to their growth via board representation and consulting. This is accomplished through our experience as well as our extensive contact list from around the world. Most of the companies we invest in have products or services with a global market, or they are global in nature. If not, our mission is to help turn them into global businesses.

What is your process for selecting companies to invest in?

We start with a comprehensive analysis of the overall market and are prepared to make a substantive investment into underserved sub industries or categories through incubation, acquisition, or roll up—whichever strategy gives us the best risk adjusted value position. Our intent is to be a dominant player in the category, so we start as a major player in a small but rapidly growing market with the goal of becoming a significant market share participant in the future large market of the category. Therefore, we make bold, substantive, and across the value chain bets early in the categories we choose.

What are your plans for OneAlphaNorth's future?

We're currently working toward investing globally and have invested in a medtech company that specializes in digital prenatal monitoring. This is the type of company that has the potential to enter the global market because pregnancy happens all over the world, and women are underserved in many places. In fact, the ability to monitor vital statistics has been an issue for a very long time and is only now being addressed. There are even counties within the U.S. that don't have OB-GYNs, which is serious because the vital statistics of mothers and babies are not being monitored as their pregnancies advance. This leads to more C-sections being performed and premature births globally, resulting in more expense and risk for the mother and baby. Fortunately, numbers can be reduced with the right technology, which is why we're working so hard to get it into those underserved areas.

What are your investment goals?

We're looking for companies that have the opportunity to grow 20 to 100 times from when we invest our money. However, to get those types of return profiles, we must be extremely selective in the companies we get involved in. We foresee ourselves investing in three or four companies per year, but we look at a lot of companies before making a decision. That's why an experienced managing and marketing team is essential. We also try to take a meaningful position within the companies we select—with 25% to 30% ownership.

Do you still work with MarketGrader Capital as well?

Yes, I am still actively involved with MarketGrader as managing director. I've been responsible for the firm's business development efforts with institutional investors and the insurance segment since 2013 when I teamed up with my friend, Carlos Diez. The team has created an incredible global research platform: www.marketgrader.com. There, we rank over 39,000 stocks globally on a scale from 0 to 100 based on 24 different fundamental indicators.

The other part of the business is developing smart data indexes. We license them out to larger financial institutions that use the indexes to create an exchange traded fund (ETF). One well-known financial institution in particular, really likes what we're doing and utilizes our quantitative methodology for several ETFs around the world. One fund is a Chinese stock ETF and another is an India stock ETF. Both trade on U.S. stock exchanges and are available to U.S. investors.

What is your most recent index?

We developed a global healthcare index made up of healthcare companies around the world. We use our propriety ranking system to rank the desirability of the stocks. The index includes 100 stocks from around the world and no more than 20% in emerging market countries. We invest in what we believe will be the best 100 stocks. Every six months we reconstitute the index. Anyone who visits marketgrader.com can see the various indexes we have.

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> We view ourselves as an extension of our portfolio companies' management teams and contribute to their growth via board representation and consulting.

Now that we've discussed business, you must tell us a bit about your glory days as a basketball player.

My dad was a Hall of Fame basketball coach, so I enjoyed following in his footsteps. I have a lot of great memories from those days but winning a three-point shooting contest in New York City and hitting 266 free throws in a row at a contest in the Final Four for fans remain at the top of my list. Today, I use that same passion to score growth for the businesses we invest in.

L to R: Marc A. Cox, Fanny L. Guzman, Regina A. Jones, Bridget Green-Shepherd

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Marc A. Cox

When Marc A Cox was attending Morgan State University in Baltimore, MD, he was shocked by the desolation in many parts of the city. “I thought if I had the means, I would make a difference in these people’s lives,” he remembers. “From that moment on,” he says, “I knew I wanted to be in finance, and I wanted to make a change in communities.”

Twenty-five years after attaining his bachelor’s degree in finance, Marc’s vision has come to life. Today, he’s the CEO of MIOYM, an opportunistic distressed asset investment firm which he founded in 2008. In the 13 years since its launch, the firm, which encompasses five related companies, has grown to include 29 employees across its Rye Brook, N.Y. headquarters.

Marc maintains solid relationships with investors and partners across the MIOYM family of firms as MIOYM specializes in distressed properties and mortgages, including first and second liens, bank-foreclosed real estate-owned assets, and commercial lending

Vertically Integrated, MIOYM family of businesses supports multiple aspects of finance and real estate at all price points from different positions of discipline.

MIOYM Capital having closed 40mm in total funding last month, lends private funds to investors for commercial use, including investor 1-4, small balance commercial, mixed use, foreign investor loans and more.

MIOYM Homes make first-time homeownership a realty to families who don’t have down payments and marginal credit and allowing them to move into a newly renovated property on a limited occupancy basis so they can ultimately purchase. In this way, Marc has been able to help nearly 100 families achieve their dreams of home ownership.

MIOYM Equities manages and deploys over 20mm of investor capital from institutions, family offices, and qualified accredited investors. The average ROI for investors has been between 12% and 24% through all types of economic climates.

MIOYM Properties acquires and dispositions undervalued distressed nonperforming mortgages and REO properties in 42 states.

MIOYM Technologies provides software tools using AI to analyze and aggregate, in real time, both on market and off market residential real estate opportunities for fix/flippers across the U.S. Additionally, it gives the real estate investor access to service providers for their fix/flip business.

Marc’s dedication and success in touching lives, generating wealth for investors, and reshaping communities in multiple cities and states, earned him a write-up in *The Wall Street Journal in 2019,* but for him, the biggest source of inspiration and gratitude comes from his faith. MIOYM is an acronym for “Mirror Image of Your Mind,” a reference to the philosophy of attracting and reflecting goals and dreams. “Anything you focus on is what you’ll attract,” he explains.

“I enjoy working with different segments of the population, from institutions and sophisticated investors to humble families, who just want a home of their own, as well as positively contributing to the re-emergence of a stronger healthier housing and mortgage market.

For Marc, it’s simple: “It’s just about serving others and being a positive influence, as I wanted to make a difference - I have never been athletic but I play for keeps.”

Sandra Yaquo

Financial Advisor

If you ever hear someone call Sandra Yaquo "passionate," it's because of the energy, enthusiasm, and compassion that she brings to each of her clients as a financial advisor at Edward Jones. Edward Jones is a financial services firm with clients across Canada and the U.S.* Sandra's dedication, experience, and pursuit of excellence contributes to her success as the leader of a thriving Edward Jones office in Barrie, Ontario. Sandra joined Edward Jones in 2019 and became a financial advisor in February 2020. Today, she and her branch team serve more than 300 families, providing them with wealth strategies, tax and insurance considerations**, and estate planning services***. She provides each and every client with the information and education they need so they can make informed financial decisions for their unique situations. "I feel it's my responsibility to both financially guide and protect my clients," she says. "I'm with them every step of the way, because it's about more than just money."

"The only way to do great work is to love what you do. If you haven't found it yet, keep looking. Don't settle." If there were ever words that perfectly describe what drives Sandra, it's this quote from Steve Jobs—a philosophy that she lives by. After an accomplished career as a director in the wellness industry, Sandra thought she'd reached a career ceiling, but then a finance director told her she'd be a perfect fit for the world of finance. While at first unsure, she soon realized that the finance industry involves helping people by providing them with support and guidance just like in the wellness industry. And she now derives even greater satisfaction helping people achieve their goals in her role as a financial advisor. As she gets to know her clients, Sandra becomes like an extended member of the family and is always there to provide support when they need it most.

"My clients know they can be very open with me, as I am with them because I believe in building relationships on a foundation of trust. I see my role as one of financial guide and mentor and I focus on getting to the core of what it is my clients truly want and need."

> She provides each and every client with the information and education they need so they can make informed financial decisions for their unique situations.

When they are in financial hardship, Sandra is often the first call they make. "When one of our dearest clients was passing away, she told her children to, 'Go see Sandra she has everything you'll need.' " It's this kind of care that keeps people coming back to her for guidance and Sandra is grateful for the chance to make a truly positive difference in their lives. "What I enjoy most is when people let me into their lives, and share their hopes, dreams, fears, joys and challenges. I feel like I'm their confidant, and that's the best feeling in the world." It's why I'm passionate about what I do".

Sandra is dedicated to providing her clients with a personalized approach to achieving their financial goals and it all starts with a single question: what's your dream for what comes next?

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JONATHAN GEDDE

CEO & Chair

If anyone knows how to achieve the goal of making mortgage lending easier, it's most assuredly him.

SimpliFi MORTGAGE

Jonathan describes the goal of his Las Vegas-based firm, SimpliFi Mortgage, as simultaneously simple and difficult. It's simple in that it has one true aim, but getting there takes a lot of experience, talent, and dedication to achieve. The goal is to make the mortgage finance process as simple as possible for clients and referral partners.

Jonathan has been in the lending business since 2006, and has served as CEO of SimpliFi since 2018. He has also served as the chair of the Nevada Mortgage Lenders Association since 2014, where he advocates for all mortgage lenders in the state and upholds the association's mission to expand access to affordable credit options to everyone through advocacy, leadership, and education. So, if anyone knows how to achieve the goal of making mortgage lending easier, it's most assuredly him. And it's been working. Jonathan has appeared in *Top 100* lists alongside other illustrious finance industry members, such as Jamie Dimon and Janet Yellen, and has received numerous production awards during his career.

SimpliFi Mortgage has a unique philosophy when it comes to what they do, building the company on a foundation of principles they call their "four corners." These principles guide every aspect of company operations to ensure the best service, culture, and experience for everyone not just today, but long into the future.

First, they always think long-term, making decisions and choices that will be the most beneficial in the future. "We don't take shortcuts, avoid tough decisions, or do things that are easy today at the expense of tomorrow," Jonathan says. Second, they're dedicated to providing exceptional service ensuring everyone, whether a client, a partner, a vendor, or a colleague, has a great experience and becomes a true SimpliFi fan. Third, everyone at SimpliFi is what Jonathan calls a "thumb-pointer," meaning that instead of pointing fingers at others, each team member holds themselves accountable and learns from each interaction and project how to do even better next time. "We always look at ourselves first and ask 'What could I have done better?' We never blame others or make excuses. Negativity gets us nowhere," Jonathan says. And finally, the team at SimpliFi is all about having fun while getting the job done. "We spend a lot of time at work, so it *has* to be fun!" he says. "We encourage our teams to have fun and promote a positive, enjoyable work environment."

And they really do have fun! The company has a 'Director of Goodwill' or DOG, Wesley, who is in the office regularly. Tina Albert, the operations chief, likes to have impromptu dance-offs as well. Nothing brightens the mood of a workplace quite like fur-babies and dance parties!

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Ada Varchola

Vice President

Ada Varchola is a vice president and private wealth advisor at Goldman Sachs Private Wealth Management, where she covers ultra-high-net-worth and institutional clients. She's on a mission to unearth niche sectors with the potential for growth and that focus has led her to build a network within the ecosystem of U.S. tech companies run by African CEOs. And for this Nigerian-born investment professional, it's personal. Whether it was fate or serendipity that led her from law to finance, one thing's for certain—this powerful background undoubtedly benefits her clients. With a JD from Georgetown University Law Center, Ada had been practicing law for three years. It was when she was exposed to securities litigation that she developed an excitement for finance. In 2015, she married her interests of law and finance, and launched into a role at Goldman Sachs, a leading global investment banking, securities, and investment management firm. Just five years later, in February 2020, she assumed her current position as vice president and private wealth advisor, where she advises investors about investment products, diversification, and portfolio optimization with the goal of increasing investor returns. Ada is part of a team that serves a diverse cross section of clients, and she is focused on adding U.S. tech companies led by African CEOs to her client roster.

> "Understanding markets comes natural to me, waking up in the morning understanding the state of play where markets are concerned, and with that knowledge being nimble in my role. This is what I truly enjoy.

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"I consider myself to be an evangelist of this movement," she says. "I have a vested interest in the expansion of African tech in the U.S. and its influence on the U.S.' consciousness, by nature of my being Nigerian and a U.S. citizen. I believe the successful proliferation of U.S. tech companies created by African CEOs will inadvertently reshape the power of Africa as a continent and put Africa front and center at the global negotiating table."

Ada's focus on this ecosystem has led her to organize tech event panels that highlight the innovation of African CEOs who lead U.S. based-tech companies. She has created a panel for PWM investors, and is currently working on one for the annual *Private Innovative Company Conference* summit in Las Vegas, which attracts approximately 800 investors.

And while being an advisor undoubtedly underlies her financial analysis, it is her deep network that allows her to stay abreast of developments in the ecosystem, including the growing number of African tech innovators creating companies within the U.S., and the increasing number of these companies merging with Silicon Valley firms. "U.S. investors are paying closer attention to the investment potential of these U.S. companies created by African tech innovators. These African-led U.S. tech companies are getting investment dollars from Silicon Valley and a diverse array of investors."

As she works tirelessly on behalf of her clients and Goldman Sachs, her boundless energy comes from her passion for an industry that comes naturally to her. "Understanding markets comes natural to me, waking up in the morning understanding the state of play where markets are concerned, and with that knowledge being nimble in my role. This is what I truly enjoy." Of the many mottos that guide her, Ada points to the one that she's turned to throughout her life: "Pour your whole heart into developing every facet of who you are, dream extraordinarily, and the universe will inevitably bend to your will."

Paul Danziger

Paul Danziger knows the importance of a life insurance policy. At his investment seminars, of which he hosts many, Paul relates the story of his grandfather, a European immigrant who died unexpectedly from pneumonia while only in his forties. Because he and his wife had turned down a life insurance policy prior to his death, the family was left with next to nothing and Paul's father grew up in a loving but financially struggling household. The echoes of these struggles followed Paul's father into adulthood, even after he'd become successful in his own business. Growing up hearing this story inspired Paul to help others plan for their retirement and use the appropriate financial vehicles to cover their families, making sure that other families would not have to endure what his did. Now, as the founder of Freedom Financial Advisors of Maryland with nearly two decades of experience, he's doing exactly that for thousands of people. "My goal is to help people secure their retirement, to reduce their stress and get them a guaranteed income for the rest of their lives in the lifestyle they deserve. "This is very rewarding," he says and "This is what constantly drives me."

As a graduate school student driven by the mission to help people like his own family, Paul leapt into the finance industry in 2004 armed with an MBA from Kogod School at American University. After working for a financial services company for three years, Paul decided to strike out on his own. In 2007, he founded Freedom Financial Advisors of Maryland, an independent financial planning firm with a wealth management division that helps clients manage their assets, and a specialization in life insurance with living benefits and safe money products. And he's been going strong ever since. Based in Bethesda, MD the firm has developed a streamlined and effective system for creating safe, secure, and profitable portfolios. After realizing that 50% of their clients are either retired or planning to retire within a few years, Paul and his team have meshed their clients' retirement goals with the goals of the firm, with the first being to ensure the safety of the portfolios, and the second being to implement strategies that will generate a good return.

FREEDOM FINANCIAL ADVISORS OF MARYLAND

In addition, Paul holds an insurance license, which allows him to help clients with insurance issues as well, providing them with life insurance products that give living benefits. Paul and his team show their clients how to structure tax-free income through life insurance, as well as with fixed, safe products such as fixed indexed annuities. "In short, we deal heavily in financial products that offer a potential return when the stock market increases while the money is not left vulnerable," Paul explains. "If the market declines, the client doesn't lose money."

Paul's affinity for his clients and his sincere desire to help keeps them coming back time and again, and because he's about the same age as many of them, he can relate to them on a personal level regarding the things they're going through in life. "My whole purpose is to educate people and let them make decisions that would benefit them and their families," Paul says. "When we can play even a small role in helping people create a safe retirement that enables people to travel and see kids and grandkids, then we know we did our jobs." He's also careful to make the process as stress-free as possible and maintains a standard of openness and honesty with even the difficult questions.

When he's not helping clients make the best futures for their families, Paul enjoys spending time with his own, including his daughter Meredith, her fiancé, Jason, Meredith's daughter, Cori, 13, and his son, Jonathan, and daughter-in-law, Suzi, who recently had their first daughter, Wyatt. Paul and his life partner, Gail Newman, have been together since 2006. If Paul and Gail ever marry, Paul is taking Gail's last name so he can be the next Paul Newman!

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Adam Vega

Adam Vega is at an exciting turning point in his career. Less than a month ago, in May 2021, he launched his own firm, a full circle path to returning on his own. His wealth management company, located in Palm Beach, Florida serves clients throughout the U.S. with a larger focus on the Southeast, is called AVANCE Private Wealth Management, and though it's new, we believe it's already making a splash. "Avance" means "moving forward" in French and perfectly encapsulates the mindset Adam shows his clients. With his own firm, Adam's world is now 100% concentrated on what he can do to offer the highest level of service to his clients, reminding clients that he works for them, not the other way around, and that they can always expect dedication and priority, as well as flexibility that allows for all kinds of circumstances. "We've always led a very tax-focused practice," Adam says. "The company is geared toward protecting what the client makes and keeping more of that." Today, AVANCE offers clients tax planning and management services, as well as asset protection, a combination which allows people to both protect their wealth and keep more of the money they've earned.

Adam brings with him some serious expertise leading all the way back to his college days at FIU, where he studied business and finance. But he also enjoyed educating others and explaining complex problems so that they could be easily understood by anyone. This combination led him first to computer programming and finally to financial services, where he hopes to revolutionize the industry through both service and education, through simplification. Immediately prior to launching AVANCE, Adam was VP at Goldman Sachs, which had acquired the firm he was employed with before that. However, while working with companies, Adam found himself longing to be able to do more with less restrictions, something not always possible when affiliated with such large organizations. Though the positions taught him a lot, he finally felt it was necessary to start his own firm. "Now, I work for the client and no one else," he says.

Adam knows that the "client-centric approach" is not a unique idea when it comes to wealth management and financial advisory services, and he knows that distinguishing himself means truly providing the service he promises. And clients can feel it, with no time restraints, no limits, and no barriers when it comes to the issues that they can talk about with him or problems they can come to him with. But he's also not shy when it comes to being honest with clients, providing them with true, unbiased feedback on complex topics. When engaging with clients, Adam takes a multi-step approach beginning with ensuring a good fit, assessing the present situation, establishing goals, creating and implementing a strategy, and, finally, monitoring, reassessing, and adjusting the strategy wherever needed seeking the most beneficial results possible.

When it comes to the growth of his company, Adam is constantly looking toward the future, and striving to improve each and every day, looking always at how to be and do better. Most important to him is facing the things he fears in order to overcome them and thus be able to navigate them for clients in the future. Outside of the office, Adam is deeply involved with the National MS Society, the Special Olympics, and provides financial education courses to college students at several universities.

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Gianluca Passaretta

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Gianluca Passaretta has devoted over 20 years to perfecting his skills in financial markets working on behalf of clients across the Americas, Europe, and Asia. He is a visionary leader with a global view and a reputation for transforming and growing businesses in the financial markets arena. Now, as managing director for Mizuho Securities USA LLC, an integral part of the Japan-based Mizuho Financial Group, one of the largest financial institutions in the world, he's applying those skills once again to support Mizuho and its clients. Based in the firm's New York headquarters, Gianluca is the architect of the growth strategy for the credit trading business, and part of the firm's exciting growth story in the Americas.

His career spans a diverse collection of businesses, firms, and geographies. Gianluca took the helm of the credit business at Mizuho Securities in 2019, where he manages a growing team of nearly two dozen financial professionals comprised of experts across all aspects of fixed income credit trading. The team is focused on maximizing revenues and building a client-based franchise. "I love setting ambitious goals and then working to achieve them," Gianluca says. "The challenge of setting milestones for myself and Mizuho is a big part of my motivation. But it's also applying what I know to where I think the industry is trending and aligning the business to support our clients' objectives to capitalize on those trends."

MIZUHO

Gianluca spends time between developing his team and advising Mizuho's diverse clients. "When corporations come to us, Mizuho advises on the structure of the debt they intend to issue," Gianluca says. "We then match them, using our network of institutional investors and our expertise. Our clients benefit from our strategies to issue debt that works best for their mission and circumstances. Investors benefit because of the debt package we bring to the market."

Maximizing revenues is a delicate balancing act that Gianluca has perfected. "I am very focused on processes driven by technology, as well as cost control. Revenue maximizing is the proper distillation of all these ingredients along with well-timed execution." It relies on his accumulated knowledge and expertise, which give him and his team the ability to understand the client's core needs, to see where the industry is trending and position Mizuho as a leader, not a follower. Gianluca's entrepreneurial drive is core to running large global businesses with profitability in mind.

> "I am very focused on processes driven by technology, as well as cost control. Revenue maximizing is the proper distillation of all these ingredients along with well-timed execution."

While indeed expertise and insight are critical elements of success, Gianluca places the greatest importance on effective leadership. "Being a team player is key and working well together is paramount to success in the business. Being a good leader is as important as being a good team player. I consider myself both. A critical element in the financial industry is creating a culture of productive, collaborative teamwork, and it's my responsibility as a leader to foster this environment."

Gianluca's leadership and vision are, in large part, a product of his global work experiences and education, his more than two decades of working with investors across the Americas, Europe, and Asia, as well as frequent travels to these regions. As financial markets have expanded to crisscross the globe, it's vital to connect socially and culturally with investors across regions to gain perspective on global capital flow. "My international experiences allow me to listen for and identify emerging opportunities, to the benefit of our clients and Mizuho," he says.

While Gianluca derives great satisfaction from his work, his greatest sense of accomplishment comes from driving Mizuho towards success. "It always feels good to watch Mizuho steadily rise in revenues and volumes in the industry. This is very rewarding to me personally," he shares.

Before joining Mizuho, Gianluca served in leadership roles at other prominent financial institutions, spanning credit trading in assets of both US and Latin American companies, emerging markets risks across several products, and other development roles in macro and credit products. Gianluca holds an undergraduate degree in economics and business and a graduate degree in finance from Bayes Business School (formerly Cass Business School) in London. He is also fluent in four languages—English, Italian, French, and Spanish.

Brent Turner

Brent Turner might just be the definition of a true entrepreneur, starting his first business at only 12 years old, making $1000 per month taking trash out for members of a retirement home. This hard work, persistence, and financial responsibility would set the tone for the rest of Brent's career, including the three successful exits of companies he started from scratch, right up until the present day. Today, Brent is the CEO of NextPoint Financial (NPF-U.TO) a public company in Dallas, Texas.

The all-inclusive bundle offered means that Brent's company can minimize costs for the customer while maintaining a best-in-class level of service.

NextPoint is the parent company of LoanMe and Liberty Tax. Mr. Turner is the CEO of Liberty Tax as well. This tax service has 2,700 locations and 1,355 franchisees across the U.S. and Canada and generates some $200M in loans every year. Brent started with the company in 2018 as a consultant to their board, and after just a year, was appointed CEO. During his first two years as CEO, Liberty Tax generated the highest level of free cash flow ever. That's because Brent was able to pinpoint exactly where the company could make better decisions, including how to finance franchisees and raise the standards for potential franchises.

In July 2020, a special purpose acquisition company was formed and merged Liberty Tax with LoanMe; it closed in the same month a year later. The two entities were nestled under the holding company, Next Point Financial, and are now publicly traded on the Toronto Stock Exchange with a combined EBITA (earnings before interest, taxes, and amortization) of more than $100M. "The reason for this merger," Brent explains, "was to create an all-inclusive platform for financial services. Many people are precluded from mainstream financial products and many companies address only one or two of the issues people face, but there isn't anyone who brings holistic functionality to this segment of the population. Until now, there hasn't been an inclusive membership that provides banking as a service, credit products, and tax service all in the same bundle. It is revolutionary and very exciting." The all-inclusive bundle offered means that Brent's company can minimize costs for the customer while maintaining a best-in-class level of service.

Brent's success with Liberty Tax and LoanMe stems from decades of business experience, all starting with that trash removal service back when he was 12. In college, Brent's bank job landed him a position with Mr. Payroll, where he effectively served as a CIO. After increasing his knowledge base there, he started his own tech company in 1994, providing check cashing systems for convenience stores, culminating in serving 115 stores in eight states. After selling it to his partner, Brent worked with larger companies and learned how to scale a business, while also obtaining his MBA from Southern Methodist University. Other successful projects include the purchase of twelve Rent-A-Center locations for $1.9M and their subsequent resale for $15M in only nine months, and operating a rent-to-own business, which he purchased for $7M and sold for $13M just two years later. Brent also sold a *built-from-scratch* tax lending firm for $70M in 2016.

Brent credits the longevity of his career to his perseverance and passion—after all, not many people can say they've been an entrepreneur since the seventh grade. His focus and dedication have also contributed to his continual growth and success in the finance and tax fields. In addition, he's also not afraid to divert from convention. "There are certain things I do that no sane person would endeavor," he says. "I take risks, and any time I do, I don't give up because I believe that taking a chance should never stop you from doing what you want to do.

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Cristina Campabadal
Founder & CEO

When she first arrived in Boston at the age of 28, after worked in private banking in Spain for seven years, Cristina Campabadal never imagined that she'd be managing a $500M portfolio in Miami two years later. Now, backed by 17 years of experience, 10 of which are in international finance, with major institutions like Santander Private Banking International, and top American multifamily offices such as WE Family Office in Miami, she's doing exactly that as the founder and CEO of CCS Finanzas. With an office in Málaga, Spain, and a presence in Miami, Florida, this financial services company provides an array of advisory and management amenities for high-net-worth individuals and multiple family offices throughout the U.S., as well as domestic-based clients in Latin America, and Europe.

Cristina serves 110 families with a net worth between $3M and $2B ($12B in total) and manages over $100M in assets. She also helps American multifamily offices to start or grow up their businesses in the Latin American market as an external independent consultant. Cristina's primary goal is to work cooperatively with clients on the development of their family businesses and because she works autonomously, without investors or partners, Cristina has full control to execute the objectives she founded her company on. This dedication has earned Cristina two appearances on Choiseul Institute's *Top 100 Leaders of Spain under 40* list and Thinking Heads, *Top 100 Speakers of Spain* list. It also led to a nomination as one of the *Top 100 Women Leaders of Spain* every year since 2017.

The talented team at CCS Finanzas has over 50 combined years of international finance experience with a focus on Spain and Latin America. Led by Cristina, they present clients with sound investment opportunities that align with desired outcomes. The CCS Finanzas suite of services include portfolio analysis and advisory, investment monitoring, network and service provider management, executive summaries and reviews, external fee negotiation, family governance, and art advisory. "We maintain in constant contact with our clients, as well as their various providers, and we study global assets in detail to ensure proper follow-up and management," Cristina says. "Our goal is to preserve our reputation as an ethical and reliable firm with enduring relationships. I care deeply for the families and I know they recognize and appreciate my commitment. It's not about the money, it's about their happiness and how I can contribute to that."

Cristina's uniquely personal approach inspires confidence and thereby, fosters trust. This enables clients to be wholly earnest about their financial aspirations and in turn, helps Cristina to formulate the best strategy for their specific needs. "I want to know the 'why' behind their goals, what money means to them, and what they'd like their money to do *for* them," she explains. "It's incredibly important, as financial advisors, to be sensitive in our work because if you don't know everything about your clients, you cannot offer sound advice." Cristina has even traversed the globe to meet prospective clients in person, further confirming her pledge to personalize every aspect of the client experience.

When she's not helping families make the most of their wealth, Cristina is a columnist for *Yahoo Finance* U.S., Latin America, and Spain, and serves as an ambassador and senior advisor for nonprofits Vicente Ferrer Foundation, which provides aid in rural India, and the National Foundation for Cancer Research, U.S. She studied economic sciences at Barcelona University and completed an intensive executive business program at ELC Boston, a SMART program for finance and financial management at the University of Miami, and an entrepreneurship in emerging economics at Harvard Business School.

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Brett Rosen & Deborah Braun

Managing Partners

It's not every day you hear about a company shutting down their website because they got too *many* calls, but that's exactly what Brett Rosen and his business partner, Deborah Braun, had to do. They found themselves simply inundated with people wanting to work with their company, RB Capital Partners, Inc., because of its great model and favorable returns. If businesses clamoring to work with RB Capital Partners on this scale are any indication, the firm has been extremely successful due to their dedication to client companies and strategic investments.

Brett brings 14 years of financial expertise, including both private equity and public markets, and a wealth of experience in helping small businesses with their finances by cleaning up their debt structure and managing their balance sheets. "The major downfall for these small companies is they carry more debt than the value of the company," he says. He had been working solo with his company Rosen Capital, LLC, for three years when he met Deborah, a consultant for a large company advising C-level executives. Brett got her a great return on an investment, and she was impressed—and curious. She wanted to know how he'd done it. Eventually, they started RB Capital Partners, Inc., together in La Jolla, California, where they work with smaller companies to get them out of debt, clean up their finances, and invest money into the businesses. They also operate Seapoint Capital Partners, Inc., a small investment firm, under RB Capital Partners.

As the driving force behind RB Capital Partners, Brett and Deborah invest in publicly traded companies and small start-ups, sometimes with the help of third-party traders, brokers, and lawyers. Brett describes the firm as less of a money lending company and more of a strategic investing firm. They like to focus on innovative companies that are working to make a positive impact. One of their current investments, at a little over $4 million, is Sunshine BioPharma, Inc., a pharmaceutical company that has previously developed a generic estrogen blocker to shrink breast cancer tumors, and recently developed a COVID-19 inhibitor in pill form currently preparing for FDA review. Their portfolio includes several innovative and emerging technology companies. One is BlockQuarry Corp. (formerly ISW Holdings, Inc.), a bitcoin mining company helmed by an ex-football player and keynote speaker at the Mining Disrupt Conference in Miami this past July. Another is Optec International, Inc., one of the most heavily followed stocks on the entire exchange and one of the most heavily traded in the OTC markets. The company creates PPE products, such as UV lights, under the guidance of former CDC directors who now work on their board. In addition, smaller companies get the benefit of Deborah's experience with larger companies, something they would typically not be able to afford while she was working with her old firm. By having access to advice and insight often reserved for larger, older, and more established companies, Brett and Deborah's clients come away with a more well-rounded knowledge of finances and strategies.

Brett and Deborah's model has been extremely favorable for them as well as for their client companies. But it's not just their expertise in both small and larger business finances that makes them so successful. "For us, transparency is the biggest thing," Brett says. "We are a shareholder in all of these companies, and we believe in them. There is no other company like us that would ever be as transparent as we are. We even post copies of our notes and investments on Twitter." In addition to keeping their clients informed via social media, they also travel frequently to meet with them in person, a rare courtesy in the industry. "I care a lot about the companies I invest in," he says. In addition to investing in companies, Brett and Deborah also invest in their communities, making multiple anonymous donations to a variety of organizations, including women's and Jewish community groups.

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Tayler Osmond, CFO

Tayler joined Island West Coast Developments Ltd., as CFO in 2018. At IWCD he combines his passion for accounting and construction to help the organization and its related companies thrive in ways they never imaged.

Tayler Osmond, a seasoned accountant with over a decade of experience in public practice specializing in construction and real estate. Tayler joined Island West Coast Developments Ltd., as CFO in 2018. At IWCD he combines his passion for accounting and construction to help the organization and its related companies thrive in ways they never imaged. IWCD is a full-service construction and project management company in British Columbia, Canada, that provides general contracting, design build, pre-construction, tenant improvements, and tilt-up construction services for commercial, multi-residential, industrial, infrastructure, and institutional developments across Vancouver Island and the Lower Mainland. For both IWCD and IWC Excavation Ltd., a specialized civil and general contractor, Tayler provides financial oversight, leads an accounting team of six people, and, as part of the senior management team, oversees a staff of over 100 people. “I wanted to be able to focus on one organization at a very detailed level and be able to really partner with that organization to grow and succeed in a way that I couldn’t do in public practice,” he says. At just 31 years old, Tayler is doing exactly that.

For IWCD, Tayler’s experience as a Chartered Professional Accountant (Canada) and Certified General Accountant in the private sector for MNP has been invaluable to both his staff and the company. As he continues to train and mentor the next generation of accountants, he has helped IWCD continue to grow and evolve from a *Best Managed Company* to a *Best Managed Platinum Company*. Building off the CEO’s prior successes in building businesses that triggered IWCD’s exponential growth, Tayler engaged his expertise on the financial side to accelerate its climb. “I came on board, and I took inventory, spent the first six months finding out what systems were in place, why the company was run the way it was, then I pulled everything apart on the finance side and rebuilt it to follow best practice and to focus on relevant performance indicators,” he explains. One of the changes included revamping the monthly reporting process to ensure a freer flow of information to better facilitate growth in an efficient and realistic way. “It’s one thing to have a plan to go to the moon, it’s another to make sure that finances run in a way that gets you there.”

Besides process improvement and strategic planning, one of Tayler’s other focuses and another area he’s dedicated to is employee empowerment. For him, it’s important for employees to have the freedom and security to be creative in their work. “I don’t view leadership as directing people,” he says. “As a leader, I’m serving them. My job as CFO is not to micromanage their performance, but to give them the tools to enable them to perform. I believe in servant leadership and my team is way more productive as a result. When I look at the production when I joined, we had the same team of accountants doing a third of the work they do today, and they don’t work overtime to accomplish that. They’re happier and they enjoy their work.”

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Steve Shaw

Financial Advisor

Steve Shaw had been in the financial planning field for nearly a decade before joining Baystate Financial as an advisor in March of 2019. Baystate Financial, headquartered in Boston, MA, has been an esteemed provider of a variety of financial products and services since 1901. With 17 locations and 600 employees throughout New England, the company has become a well-known and trusted resource, helping its clients gain clarity, leverage, and financial independence through business and estate planning, retirement planning, and a variety of investment products.

Steve works from Baystate's Wakefield, Massachusetts, office, where he assists clients with matters such as retirement planning, estate strategies, employee benefit and retention services, business continuation strategies, and trust services. Working with his capable team, Steve offers a balanced approach to achieving financial security, assuring that his clients' intentions have been understood and addressed. He is especially attentive to keeping up with changes in both the laws and his clients' lives, because, as he says, "With any change that might negatively impact my clients, whether it be increased taxes or something that would put their estate in a less favorable position, I make sure that we're adapting our strategy to overcome any challenges."

Steve takes a highly personal and detailed approach to client consultations and always begins with an in-depth discussion about goals. "We go over the current financial landscape, the client's objectives, and possible strategies. Once I have a comprehensive understanding of the entire situation, I put together a plan and then introduce the options and tools available to achieve that plan, all the while ensuring that everything is understood, and that the client feels confident and comfortable. I'm not just selling a product, after all. I'm constructing a plan for the accumulation of wealth while doing my best to protect against the unforeseen changes in life, such as an untimely death or loss of income," Steve says. "For example," he continues, "one such unforeseen change, which affected just about everyone, was the onset of the COVID-19 pandemic, which, among other things, caused very dramatic fluctuations in income. This is a stressful time for many of my clients, so I have to make sure they are secure in the fact that I'm always working on and evolving their financial plans to combat unexpected challenges."

All of Steve's efforts, however, result in much-valued intrinsic rewards. Seeing his clients obtain or even surpass their financial goals, witnessing them retire or buy a home, send their children to college, or get out of debt is Steve's ultimate prize, and this dedication has led to an enviable roster of loyal, long-term clients. In addition, he has attained the credentials that enable him to serve a wide demographic. He holds *Series 6* and *Series 63* licenses, is registered to sell securities and to offer financial planning services FL, KS, MA, ME, NH, RI, and VA through MML Investors Services, LLC (member SIPC), and is licensed to sell insurance in FL, IA, MA, ME, NH, RI and VA. In short, Steve has established himself as an indispensable resource for clients everywhere who want to build or preserve wealth.

BAYSTATE FINANCIAL
Guidance. Insight. Results.™

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Munashe Makava

With over 12 years of experience, Munashe Makava has already had a storied career in finance that includes tenures as VP-Technology, Media and Telecommunications (TMT) with Goldman Sachs and previously for eight years as a pivotal part of Deloitte's external audit department, where he led the financial audits of some of the largest companies in Zimbabwe. Now, as a principal at Centerview Partners, a leading investment banking firm, he brings his unique global perspective and his expertise in finance, business, and technology to help companies with strategies designed to improve their businesses. Based in the firm's New York office, Munashe focuses primarily on technology investment banking, advising business leaders on transformational moments in the lifetime of their companies, ranging from M&A transactions to shareholder activism defense. "I really enjoy being in a position where I can help companies that are creating these really phenomenal products and services make the right strategic decisions for their companies so that they can continue to serve their clients in the right way and grow their businesses," he explains. He's also one of the founding trustees of Branding Africa Trust, an organization that supports African business owners and entrepreneurs, founded with the mission to create a competitive Africa.

Munashe also believes that diversity and cultural fluidity is the way of the future for businesses, both in their employees and clients. "Our business is a business of people. You want to be able to connect people from different cultures very easily, and our clients are more diverse than ever before."

As a tech banker, Munashe believes working with his clients paves the way for development of economies on a broader scale. "Different geographic regions today are at different stages of their economic revolutions, e.g., some are yet to finish going through their industrial revolutions. But there are technologies today capable of significantly accelerating these revolutions so economies can develop at a much faster rate than history has shown. I strongly believe that leading tech companies are truly contributing to the building of economies, globally. That's part of why tech investment banking is very rewarding."

> "I really enjoy being in a position where I can help companies that are creating these really phenomenal products and services make the right strategic decisions for their companies so that they can continue to serve their clients in the right way and grow their businesses.

Munashe is equally dedicated to lending his skills to help lift up budding entrepreneurs and companies in Africa. Back in 2010, Munashe and some friends saw a lot of opportunity for economic growth in his home country Zimbabwe, but a lack of business training for those looking to break into business. "We saw many people who had an entrepreneurial bug and felt compelled to go out and build their own businesses because of the economic situation in the region, but they lacked significant resources in terms of how to professionalize their businesses and access capital," he says. Pooling their skills and experience, Munashe and his friends began consulting business owners and entrepreneurs, and founded the Branding Africa Trust with the mission to create a competitive Africa. "At the time, each of us had a specific focus area, mine being finance," he explains. "Within each chosen area we were going to develop not only ourselves, but build a broad network that Branding Africa could leverage to benefit entrepreneurs and up-and-coming businesses within the continent."

Though his success now spans over a decade, Munashe is still in awe of the journey that led him to where he is today. "A few years ago, when I was in Zimbabwe, if someone had told me I was going to be working on Wall Street, I'd have chuckled," he says.

Munashe holds an MBA from New York University.

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Joel A. Peña

Joel Peña's finance career has spanned 20 years, multiple countries, and plenty of on-the-ground experience. His journey goes from a small town to the big cities and leading global financial institutions. He has successfully built businesses and relationships within the Latin American market. His position as head of business development for Latin America at Los Angeles-headquartered DoubleLine Capital LP is his third role building and expanding these relationships. "When you have a team with this level of expertise, experience, drive, and client focus, you can accomplish anything. That's what this company is about," he says of DoubleLine. Founded in 2009, the firm has grown to almost $137 billion in AUM on the strengths of its performance, servicing, and focus on clients. DoubleLine is majority-owned by its employees and holds onto the entrepreneurial spirit of its early days.

Joel's financial career started with earning a BA in economics from the Monterrey Institute of technology (ITESM) in Mexico, which included an international finance exchange program at the University of Alberta, in Canada. He worked for BBVA Bancomer Securities in operations, product selection, portfolio modeling, and client advisory in Houston, Texas, and then as a private banker for Israel's Bank Hapoalim in Miami, advising offshore clients in Chile, Bolivia, and Peru. He then moved to New York to attend NYU's Stern School of Business. After graduating, he joined PIMCO in New York, where he helped found and develop their Latin America unit until 2014, when he joined Dutch asset manager Robeco, heading their Latin American and US Offshore division. Both firms saw growth in assets in the region during his tenure.

Leveraging the experience that he gained from his previous roles, Joel joined DoubleLine Capital to develop its Latin American business. But there was a catch: In order to join, he first needed to convince management to have a Latin American division in the first place. "It entailed strong networking with the company's decision makers and explaining in a clear way why they should consider adding this line of business to their existing one," he explains. And that's exactly what Joel did. DoubleLine approved the business plan, he landed the position, and immediately began helping the firm establish their Latin American branch. Today, much of his role entails business development for a unit that is still in early stages of development. On the wealth management side, Joel handles contract negotiations and marketing to advisors so that they can add DoubleLine's funds to their portfolios. When he works with larger institutions, he helps them optimize their asset management capabilities, product selection, and efficient implementation of strategy mandates.

Joel won't say the road to where he is now was easy. In fact, he says it was often arduous, but credits his strong educational background, which also includes the CFA charter and CAIA certification, in helping him work his way forward. Besides his formal education, Joel also credits his bicultural background for his success in bridging international relationships that cross national as well as cultural boundaries. Living and working in Mexico, the U.S., and Canada, and managing accounts and clients from multiple countries in North, Central and South America and Europe, has made Joel qualified to lead projects that combine asset management, international business development, entrepreneurship, and strategic planning. His finance background allows him to not only understand the underpinnings of a product, but also to turn it into a marketable opportunity. And his bicultural background allows him to translate products and ideas into multiple markets across the globe. This specific combination of financial know-how, resilience, marketing ability, and multicultural experience is rare in the financial industry, and has been crucial to both him and DoubleLine in their success. DoubleLine itself is in its status as an employee-owned company that, despite how much it has grown over the past 12 years, still maintains a strong entrepreneurial focus and supportive culture for employees centered on clients' needs.

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Anessa Allen Santos

Founding Attorney

Anessa Allen Santos is a seasoned attorney and business executive having served in senior management positions as general counsel, leading several technology companies from idea through acquisition by publicly traded companies. With a focus on financial technology such as blockchain and cryptocurrencies, she is passionate about the social ethics of financial systems. Licensed by the Florida Bar, her first position was as a public defender managing the largest criminal docket in southwest Florida defending the entire spectrum of criminal charges. Among her cases was one in particular that has dramatically impacted her life and her practice.

Roberto, not his real name, was a migrant worker making $63 each day picking 4,000 lbs. of tomatoes under the heat of the central Florida sun. Unable to open a bank account due to a lack of government ID, he was paid in cash which he had to carry with him everywhere to keep it safe. When he accumulated enough to justify the fees, he would travel to Western Union to wire funds to his family in Guatemala – a trip that often proved dangerous. While on one such journey, Roberto was stopped by the police under pretext who used criminal forfeiture rules to steal his money. Although she was able to get the criminal charges dropped, due to government restrictions, Anessa was unable to sue for the return of the stolen funds. Years later, she recognized blockchain could solve Roberto's problem shared by millions around the world who are excluded from the financial system for similar reasons. Motivated to solve this problem, Anessa opened IntelliLaw, through which she primarily serves fintech companies worldwide, helping them to navigate the complex regulatory landscape of KYC/AML compliance, cross-border transactions, data security, intellectual property strategies, and securities. In the future, she endeavors to empower and equip entrepreneurs by democratizing access to the practice of business law, and to lobby for a federally exempt money transmitter license that would open up the financial services industry to competition while encouraging providers to service more folks like Roberto.

INTELLILAW

As vice chair for the Florida Bar Committee on Technology Law, Anessa is entrusted with providing updates and education on ethics and trends in technology to all Florida lawyers. A former adjunct law professor, Anessa is a frequent guest lecturer and keynote speaker at select universities, conferences, and podcasts on varied subjects such as ethics in data analytics and algorithmic integrity at the University of Central Florida, market cannibalism at the National Press Club, and for the *Cryptocurrency Act* of 2020 on Capitol Hill. Anessa was awarded *Best in Class for ESG/SDG Tokens* by the *Coinstreet Partners Global TADS Awards*. A recipient of the prestigious *Steve Award* for 2020 *Solo Female Entrepreneur of the Year*, she has been repeatedly voted among *Orlando's Legal Elite*, and recognized for her work in human rights law by *Marquis Who's Who of Top Attorneys*. Anessa is a published academic on the subject of blockchain in the peer-reviewed *Florida Bar Journal* and has been featured by the nationally syndicated *Daily Flash*, *the Hi-Tech Corridor*, and in *Human of Blockchain*, among others. She is a proud alumna of Oxford Said Business School, where she studied blockchain strategies and financial technology. She received her Juris Doctorate from the University of Dayton and a bachelor's degree in international diplomacy from Wright State University.

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Kenneth Chavis, IV

Senior Wealth Manager

Born to a homeless teenage mother of two, Kenneth overcame long odds to flourish in the wealth management industry. Kenneth attributes his success to a positive attitude, invaluable professional mentors, and an unshakeable will and determination to succeed. One of the skills he learned while growing up on the Hawaiian island of Oahu is the ability to connect and relate to people from a variety of backgrounds. Since joining the wealth management industry in 2014, he has formed a multitude of close relationships with clients, colleagues, and peers alike. In his career, Kenneth has advised nearly 400 clients totaling over $1.4 billion dollars in managed assets. Kenneth's financial acumen combined with his ability to understand and relate with people is what enables him to lead and manage ultra-high net worth client relationships. This CERTIFIED FINANCIAL PLANNER™ professional currently serves clients as a senior wealth manager at LourdMurray in Beverly Hills, CA. His work involves analyzing, designing, and presenting wealth planning strategies to clients, with a focus on wealth preservation, tax minimization, and philanthropy.

LOURDMURRAY

Hightower Advisors, dba LourdMurray, is a roughly $6 billion boutique, fee-only, wealth management firm that specializes in complex wealth planning and investment management for ultra-wealthy individuals. Taking an academic approach to investment management, LourdMurray utilizes statistics and empirical data to strategically build out the most appropriate investment portfolio for their clients—which includes a wide range of athletes, artists, entertainers, business owners, and executives. "We strive to facilitate the visions our clients have for their lives, as well as the visions they have for their family and the world at large. Planning for our clients' futures and helping them make an impact in the world, whether it's through philanthropy or other means is extremely fulfilling," says Kenneth.

Prior to working for LourdMurray, Kenneth advised corporate executives, doctors, and top-ranking engineers of Fortune 100 companies on the West Coast. His career took off at a $3 billion boutique wealth management firm in Portland, OR, where he became the firm's first and only African American financial advisor, in addition to the youngest at the time. After earning his CFP® credential and meeting the firm's requirements, Kenneth was promoted to senior advisor where he advised and co-advised client relationships totaling over $650 million in assets under management. This accounted for over 25% of the firm's assets under management at the time — the most of anyone at the firm. During his 4 years there, Kenneth played a key role in helping the firm grow its presence in Portland and the San Francisco Bay area, resulting in over $300 million of new business. After the birth of his daughter in 2019, and with a desire to live closer to family in the southwest, he accepted a position in Scottsdale, AZ as a senior financial planner at a $25 billion wealth planning firm, before ultimately joining LourdMurray. "Relationships and understanding people is at the center of what I do. I get to know my clients on a deep level so I can best guide and advise them as they live their lives to the full extent of their vision," says Kenneth.

In 2020, Kenneth was recognized as one of the most outstanding African American financial professionals in the country, being named to the first-ever *50 Under 50* program by the Association of African American Financial Advisors. Kenneth has been interviewed on the topic of personal finance on the *Black News Channel* (BNC) and quoted in numerous pieces in national financial media, including *MarketWatch*, *NerdWallet, NASDAQ* and *Bankrate*. Kenneth is a CERTIFIED FINANCIAL PLANNER™ professional, holds a certificate in financial planning from Boston University, and earned a Bachelor of Science in business economics from Hawaii Pacific University, where he graduated *summa cum laude*. Kenneth is a member of the Financial Planning Association of Los Angeles and is an advisory member of the Association of African American Financial Advisors.

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Keith Nichol

Keith Nichol's father instilled this sense of effort with the mantra, "If you want a chance at being great, pour every ounce of yourself into it!" And as a wealth management advisor with Northwestern Mutual, that is exactly what he does day in and day out by helping others achieve their dreams—all with a high level of character, integrity, and a positive attitude. His reputation stands as an unwavering testament to his commitment to these qualities. Keith is known as one of the absolute best advisors in the country in lending his expertise in tax-efficient, multigenerational wealth transfer, investment asset management, and tax-efficient wealth accumulation strategies. And those aren't just words. Keith's skill, experience, and dedication to his clients are reflected in a cache of accolades, including Northwestern Mutual's *Financial Advisor of the Year* and *The Northwestern Mutual Forum Recognition Award* for five consecutive years. Based in Troy, Michigan, Keith and his team focus on building trust and meaningful relationships—this means having an agnostic approach to products while driving toward the absolute best services that meet their clients' needs. "We run an independent wealth management practice with the powerful backing of Northwestern Mutual—one of the top five independent broker-dealers in the country," he explains. Northwestern Mutual secured the number one ranking for its financial soundness, long-term investment value, people management, and use of corporate assets categories, and it is only one of two companies rated as AAA with a positive outlook in the U.S.

Keith knows that as an expert in his field, it is important that people surround themselves with key professionals to help them reach their goals and having a diligent wealth management advisor as part of a client's team helps to strategically align their intentions with thoughtful action. This is why Keith and his team provide hyper-focused service with the goal of producing the highest quality financial wealth, risk management, and estate planning strategies to give their clients the highest probability for success in reaching their financial goals.

To those who know Keith, it comes as no surprise that in addition to focusing on assisting large- and mid-sized company executives, he specializes in serving professional athletes. As a two-time Michigan High School Player of the Year, All American, three-time First Team All-State, and a 5-Star Recruit, Keith proved at an early age that his unrelenting work ethic effort provides incredible results. With offers from major universities, Keith played at Oklahoma and finished up at Michigan State as a standout wide receiver. Coach Mark Dantonio gave sage advice to Keith in recommending that he build an organization and surround himself with people who are accountable, bought in to a team culture, and know that people succeed together. Keith has built his team with this in mind—and this team approach has allowed for growth and continued success for his clients. But setting aside his track record of consistently being among the most elite wealth management advisors with Northwestern Mutual, Keith is not in this business for the accolades, but rather to assist in the success of his clients. He wants to see his clients passing along a healthy business, transferring their wealth from one generation to the next with tax efficiency, protecting their assets, and all the while, feeling secure. He plans with his clients' goals driving the direction—seeing them enjoying their lives now, not worrying about getting ill, not feeling anxious about their plans, but rather being very comfortable with all of their choices.

As a husband, proud father, and business owner, Keith has the same obligations, worries, and fears as many of his clients. But with a sage approach and detailed planning, their futures, dreams, and families are properly cared for—and that's something Keith is very proud of. Keith is equally committed to community. He serves on the boards of Crime Stoppers of Michigan and Detroit Sports Commission, and is a member of the Michigan State Alumni Association.

Disclaimers: *[1] Ranking for Northwestern Mutual Investment Services, LLC. Measured by 2019 Revenue. Sources: Financial Advisor magazine and InvestmentNews, May 2020. [2] Northwestern Mutual continues to have the highest financial strength ratings awarded to any U.S. life insurer by all four of the major rating agencies, with continued stable outlooks: AM Best Company, A++ (highest), April 2020; Fitch Ratings, AAA (highest), August 2020; Moody's Investors Service, Aaa (highest), July 2020; and S&P Global Ratings, AA+ (second highest), June 2020. Ratings are for The Northwestern Mutual Life Insurance Company and Northwestern Long-Term Care Insurance Company. Third-party ratings are subject to change. [3] Refers to Northwestern Mutual's internal Forum Recognition Award 2016-2020. [4] Award is internal to Northwestern Mutual's Troy, MI network office 2016. [5] Refers to Northwestern Mutual's internal Forum Recognition Award 2016-2020. Northwestern Mutual is the marketing name for The Northwestern Mutual Life Insurance Company (NM) and its subsidiaries, including Northwestern Long Term Care Insurance Company (NLTC) (long-term care insurance),* ***Northwestern Mutual Investment Services, LLC (NMIS)*** *(investment brokerage services), a registered investment adviser, broker-dealer, and member of FINRA and SIPC, and Northwestern Mutual Wealth Management Company® (NMWMC) (investment advisory and trust services), a federal savings bank. NM and its subsidiaries are in Milwaukee, WI. Keith John Nichol is an Insurance Agent of NM and NLTC. Investment brokerage services provided as a Registered Representative of* ***NMIS****. Investment advisory services provided as an Advisor of NMWMC.*

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Sunny Mahajan

If you were to ask Sunny Mahajan about investment strategies, he might quote Jack Dorsey, CEO of Twitter and Square: "Make every detail perfect and limit the number of details to perfect." But he also might tell you about statistical learning principles and techniques borrowed from electronic music production. That's what he brings to his role as vice president of portfolio management at WorldQuant: the elegant and the eclectic. "Simplicity and attention to detail are key to designing robust systems," Sunny says. "But the ultimate goal is consistent progress, not perfection." With a bachelor's degree in electrical engineering and a master's degree in microelectronics from the Indian Institute of Technology Bombay, Sunny joined WorldQuant in 2011 as a quantitative researcher in their Mumbai office and rose through the ranks to become senior quantitative researcher, vice president of research, and regional research director. He then transferred to the company's New York City office in 2016 where he assumed his current role as a portfolio manager. Founded in 2007 and headquartered in Old Greenwich, Connecticut, WorldQuant is a global quantitative investment firm with over 600 employees spread across 23 offices in 13 countries. They develop and deploy systematic financial strategies across a variety of asset classes in global markets, utilizing a proprietary research platform and risk management process.

Wearing many hats is something Sunny considers foundational to his role. "A good quant should be a jack-of-all-trades and a master of some," he says. In his decade long career, he has developed signals across asset classes for multiple trading horizons, led innovation projects in strategic focus areas, designed production systems and deployed systematic portfolios that leverage cutting edge technologies. This experience helped Sunny build a repertoire of principles and techniques that guide him and his team as the company and technology evolve together. And while he actively works to contribute to the firm's growth and success, he's constantly expanding his knowledge and is grateful for WorldQuant's resources that allow him to feed his inquisitive mind. "My curiosity has led me to uncover many insights. It's all about asking the right questions," he says. "I thoroughly enjoy the discovery process and am at my creative best when dealing with design problems, especially developing innovative concepts with cross-domain solutions."

> "I thoroughly enjoy the discovery process and am at my creative best when dealing with design problems, especially developing innovative concepts with cross-domain solutions.

Perhaps unsurprisingly, Sunny's interests and passions are varied. They include statistical modeling, machine learning, signal processing, and complex systems in his work life, and music synthesis, photography, neuroscience, psychology, and meditation, in general, as well as the way these fields may be applied to enhance the human experience. And he's excited about all he's been able to do as well as all he will get to do at WorldQuant. "I consider myself extremely fortunate for this growth experience and am very grateful to be a member of such a passionate community of creative thinkers," he says. And he's grateful for the challenges, too. "A smooth sea never made a skilled sailor. My best learning has come from studying my periods of underperformance. Portfolio management is as much art as it is science and can be extremely rewarding in that you either earn or you learn."

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KIMMY WAN

Founder & CEO

KW WEALTH MANAGEMENT

REGISTERED INVESTMENT ADVISOR

When Kimmy Wan first came to the U.S. from Hong Kong, China at the age of 16, thanks to a sponsorship, the only English she knew were numbers and body parts, because her original goal was to become a nurse or an accountant. She worked hard at minimum-wage jobs to put herself through undergraduate and graduate school, earning a degree in finance and economics with honors from California State University at Sacramento as well as an MBA from the University of Phoenix. Her motto, "Work hard, dream big," has stayed with her since then—and continues to drive her. Today, with more than 20 years of financial industry experience, as well as sales and marketing and portfolio management, she is the founder and CEO of Sacramento, California-based KW Wealth Management, where she provides clients with investment advising services. Through its two offices, she helps clients across the U.S. to create personally tailored portfolio strategies and comprehensive financial plans that align with their needs and goals. She also advises entrepreneurs and small to mid- size companies through the entire process in acquisition, merger, recapitalization, underwriting, private placement, and equity or debt financing solutions.

"WORK HARD, DREAM BIG"

Because she knows the struggle of coming to a new country, learning a new language, and building a life from scratch, Kimmy works hard to uplift other immigrants and members of the AAPI community. She also wants her own success as a business founder and owner to inspire others, especially given the unfortunate spike in hate crimes committed against the AAPI community over the past year. Through her firm, she's also able to help people manage their money and plan for their own futures, something that eases their stress and ensures them a stable, successful future for their families. Fluent in both Mandarin and Cantonese, and speaking some Japanese and Chinese sign language, Kimmy is able to communicate with clients across the AAPI community and make them feel comfortable and welcome.

As a minority woman business owner, Kimmy feels it's important to help others in similar positions, and to support and amplify the voices of all people. "I believe in investing in diverse voices, forward-looking insight, and ongoing improvement in human progress for our country and worldwide. Everyone can benefit economically from peace, respect, communication, and education," she says. "Therefore, as the CEO of KW Wealth Management, I will continue to invest in a company with the most outstanding leaders, innovators, and entrepreneurs, no matter what ethnicity, gender, or origin, on behalf of our clients. Through this, we can activate the best potential growth and prosperity for our clients, our community, and future clients. I didn't set up this business for money, but to create a community where I can help other people to invest into their future. The world is so much bigger than us!"

Part of building a better, brighter future for everyone includes a lot of communication, and not just for her immediate clients. In addition to her hands-on, attentive work with clients of KW Wealth Management, Kimmy also maintains a blog and a YouTube channel to promote financial education and literacy, and to help others keep up with market trends, as well as providing guidance for life events and investments. "I started writing about my thoughts, my market insight, and curious wonderings about our evolving world, and I have been at it ever since. These publications also help the younger generation and the underserved community with more financial guidance," she shares.

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AMAN VERJEE

Founder & General Partner

Aman Verjee was a 20-year Silicon Valley veteran when he, along with partner, Dave McClure and colleague, Stephane Shorter, founded Practical Venture Capital (PVC) in Palo Alto, California in 2019.

Aman brings a wealth of insight and expertise from a long career spent in some of the world's most prominent businesses. To an unusual degree, Aman's career has spanned operational finance roles in large, public companies as well as small, nimble startups. Most recently, he was the chief operating officer at 500 Startups, which during his tenure was the world's most active venture capital company; while there he ran fundraising for the firm, guided the investment committee, and managed the world-famous, iconic seed accelerator program. Prior to that, Aman was the CFO at Sonos, Inc. (NASDAQ: SONO), a multi-billion-dollar consumer electronics company, and CFO of eBay's North America operations.

But when asked about his favorite job, Aman doesn't hesitate. He names his first job at PayPal, where he was hired by Peter Thiel and David Sacks to build out the company's first ever customer analytics team. "Easily the best team I ever worked with – tough, but collaborative and driven like nothing I've ever seen," he says. It was also and "an outstanding learning environment for me as I learned how to build a business from the best." Aman eventually went on to lead financial planning and strategy for PayPal. Like Thiel and Sacks, Aman graduated from Stanford University (where the three of them met) and has a law degree (he earned his JD from Harvard Law School, where he also taught economics). He also shares their philosophical leanings and is a published author and editor of *Thank You President Bush: Reflections on the War Against Terror, Defense of the Family, and Revival of the Economy*, a 2004 bestseller from Amazon's *Politics and Social Sciences* category.

Today, Aman is a general partner at PVC. "That means I do a little bit of everything … we all do a bit of everything," he says. PVC is unique in that it's a secondary venture capital fund, focusing on buying out investors from existing, successful venture firms. "Secondary funds are extremely rare in the world of venture capital because it's hard to figure out how to price high-growth, early-stage startups without audited financials," Aman explains. But that hasn't been a barrier for PVC. "By buying these growing portfolios at discounts of 25-50% or more, we've so far generated net IRR's of over 100% for our investors." Investors can also see those returns much more quickly using PVC's model. "The problem with VC is that it is now taking 7-15 years for an investor to see a return of capital," he says. "It's not great, and I think that's a fatal flaw for the asset class."

> Aman brings a wealth of insight and expertise from a long career spent in some of the world's most prominent businesses.

At PVC, they do things a bit differently – they aim to return their investors' capital within the first 18-24 months. Aman and his team buy out investors before a company goes public, which is admittedly a risk for them. But PVC has developed the ability to evaluate options and make the best choices, thanks in great part to Aman and Dave's working relationship, which began at PayPal 20 years ago.

In the past 18 months, they've bought into several high-growth portfolios, which own significant stakes in companies like Canva, Credit Karma, Talkdesk, Lucid Software, Ipsy, Grove Collaborative, Intercom, Airtable, Flexport, BarkBox, Hippo Insurance, Branch Metrics, Rippling, and Reddit. Aman's experience in the tech world has also allowed him to build a massive network of professionals in the industry. If he has a question, he's able to confer with some of the best, most sound investors and venture capitalists in the industry for solid, reliable advice. He even coaches some of their children at Palo Alto's Little League, and has tutored several of them during pandemic lockdown, too. In his free time, he enjoys spending time with his two daughters, ages 7 and 10, taking them skiing on weekends, where they are part of the Squaw Valley Alpine Meadows team program.

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RAFFI DAWSON

Managing Director of Securitization
Co-Head of Origination

When Mizuho Americas, part of the Japan-based Mizuho Financial Group, one of the largest financial institutions in the world, recruited Raffi Dawson in 2010 to help leverage its tremendous resources to grow its offerings in the region, he viewed it as an entrepreneurial and exciting opportunity. By then, he was an accomplished business development and structured finance professional with nearly a decade of corporate finance and capital markets industry experience, having served as a vice president of securitization and alternative funding within GE Capital's capital markets business. His broad expertise across banking, capital markets, corporate finance, project finance, and structured finance gave him a well-rounded skill set to help attract and retain an expansive client base.

Raffi currently serves as co-head of origination and managing director of securitization. Under his leadership, and along with other key colleagues, the asset-backed securities and securitization platform has grown significantly each year. In fact, Mizuho has ranked among the *Top 10 ABS Underwriters* and the *Top 10 Investment Grade Underwriters* for the past five consecutive years on league tables such as Bloomberg and Dealogic.

As part of Mizuho's extensive global network, Raffi and his colleagues deliver creative, content-driven ideas within capital markets, sales and trading, and corporate and investment banking. Mizuho harnesses the best of both hemispheres—operating across the Americas with offices in North, Central, and South America.

Raffi's roles at Mizuho demand a technical and personal touch, with much of his success depending upon his ability to build confidence and trust with clients and stakeholders. He identifies opportunities, originates deals from existing and new clients, and works alongside his relationship and product partners. "The bank doesn't manage business on a one-off basis," he explains. "We manage clients across a broader team of professionals to deliver the entire firm's products and services; our Securitization and ABS platform is a critical, differentiating product of the Bank."

As managing director of securitization and co-head of origination, Raffi is responsible for various industry verticals including technology media and telecommunications (TMT), financial institutions (FIG), energy, and sponsor finance. He also shares joint coverage of industrial and diversified industries (IDI). This has provided him with deep experience in auto, consumer, credit card, equipment, floorplan, handset and trade A/R assets, in both the prime and non-prime space as well as across both investment grade and non-investment grade clients. He and his team keep a close watch on the industry, sourcing deals, managing client relationships and carefully prospecting for potential securitization transactions. When he identifies a good deal, he takes the lead in presenting it to the bank's existing or prospective clients.

Mizuho appealed to Raffi because of his own international background. Born in Italy to a British father and Armenian mother, he lived in the Central African Republic until the family relocated to Boston. Like his father, who had a long career with the United Nations, Raffi has always held an interest in finance and international business. He majored in finance and economics as an undergraduate at the University of Massachusetts-Amherst, where he graduated *magna cum laude* and a *Commonwealth Scholar*. He received an MBA from The Wharton School at the University of Pennsylvania.

In 2010, Raffi left GE Capital well-equipped to join corporate and investment banking at Mizuho. At the time, Mizuho's securitization and ABS platform was much smaller, giving Raffi the runway to proactively lead their growth. While growth and bottom-line results are an objective at most banks, Raffi was quick to highlight that Mizuho's approach is broader than that. "At Mizuho, we take corporate social responsibility seriously, maintaining a culture of respect, passion, and purpose. We believe in doing things the right way, being a partner of choice, and demonstrating integrity while delivering outsized performance," he says.

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Nicole M. Deters

Investment Advisor

With nearly three decades of diverse finance industry experience, Nicole M. Deters, PFP, is an investment advisor who continues to raise the bar through elevated service offerings, client communication, continued education, and philanthropic work. She is committed to understanding the needs of her clients and to providing them with the in-depth analysis and personalized solutions necessary for achieving their financial goals. Nicole is a partner at Harbourfront Wealth Management and Harbourfront Wealth America and a principal of her own financial team, Gilman Deters Private Wealth. With over 69 years of combined experience in investments, insurance, retirement, taxation and estate planning, her team is committed to delivering the best possible experience to their wide range of clients. Through their offices in the Comox Valley and West Vancouver, Canada, Gilman Deters Private Wealth employs sophisticated wealth management strategies to help clients protect, grow, and pass on their estates to future generations.

HARBOURFRONT
WEALTH MANAGEMENT
GILMAN | DETERS
PRIVATE WEALTH

Originally in pursuit of a chartered accountant designation, Nicole was lured into the financial services industry after recognizing her interest in finance was much broader than one area of practice. She branched out and took employment with the first independent mutual fund distributor in Canada. This small boutique advisory firm offered a holistic approach to providing service and ensured that the entire complex picture of the client was handled—mortgage financing, risk management, investment advisory services, tax accounting services, and more. It was this firm that instilled a foundation for the values Nicole demonstrates today which includes accountability, honesty, integrity, professionalism, and desire to work hard to continually raise the standards of client accommodations. In 2005, she established an "exclusive to wealth clients" income tax preparation service that to this day, specializes in tax planning and business succession planning.

Then, in January 2019, Nicole made the most paramount decision of her career—becoming a partner of Harbourfront Wealth Management and branding the wealth team of Gilman Deters Private Wealth. After building a storefront for her practice, she hand-selected a skilled administrative team that would capture the talent for supporting small businesses and high-net-worth clientele. In addition to their in-house portfolio managers and long-term industry administrative staff, the team contracts out to mortgage specialists and estate planning lawyers as required. Nicole also mentors small businesses and sees them from the infancy stage of their B-to-B vision to their completion—a level of involvement that is difficult to find within the industry.

Under Nicole's leadership, Gilman Deters Private Wealth is also looking toward the future and building out its team and range of expertise. "We currently have two business outlets and growth plans to open at least one more storefront—if not two—on Vancouver Island," says Nicole. "I hope to remain in this industry for at least 15 more years, and I would never do that without keeping the bar raised".

In her free time, Nicole leverages her accounting background, taxation base, culture, and values to participate in philanthropy. She is an innovative community leader who works with local charities, nonprofits, and boards of directors to give them fresh perspectives on their sustainability and revenue assets. Nicole educates them and is their advocate in creating and implementing plans unique to their organizations. For the past two years—especially throughout COVID—she has provided as much support as possible to help them meet their financial capital targets.

Nicole is both securities and insurance licensed in multiple provinces within Canada. She is also currently enrolled in an estate and trust professional designation (MTI) program through the Canadian Securities Institute. As a lifelong learner, she finds it rejuvenating to continue her education at this stage in her career and to serve her clients to the best of her ability.

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Jim Moore

International financial expert and entrepreneur, Jim Moore, runs WingSpan Holdings, LLC while helping other companies obtain funding and maximize their businesses. He is frequently recognized for his ethical, candid approach in business. As a former international banker, he has managed businesses, employees, and complex deals across 137 countries and is well known for delivering client-focused solutions. While a senior executive at several large financial institutions, Jim led teams across an array of verticals, processing trillions of dollars annually. As further testament of his expertise, he has been published in *Information Week Magazine,* served on several boards of directors, assisted federal law enforcement, and completed a multi-year speaking circuit on international finance and technology. Jim was also selected to receive the prestigious *Client Focused Leader of the Year Award*.

Jim is a military veteran. He has been a private pilot for more than 30 years. He left the corporate business world and founded WingSpan Business Investments and WingSpan Holdings, LLC, near Phoenix, Arizona. WingSpan and its subsidiary companies develop airport properties with high-end aviation hangar/office space structures and next generation sky ports for electric, vertical-flight aircraft. In addition to his role as CEO of these entities, Jim is part of the management team that invests in international property development, alternative energies, and bio-tech opportunities.

Additionally, WingSpan arranges international and domestic funding for high-potential startups and expansions. Jim draws on 35 years of experience and considers the company's potential, strategy, and the strength of its management team. Deal sizes range from $5M to $1B, with most funding packages above $250M, which also allows for larger, more attractive alternatives to traditional debt and equity vehicles.

Whether acting on behalf of his own companies, or working on vertical investment projects, Jim has been successful in supplying next generation aviation properties and products, obtaining funding, infusing capital into promising startups, and allocating profits into complex international ventures. Thus far, his funding targets include large-scale property development, transportation, quantum physics-based future technologies, anti-cybercrime, humanitarian efforts, renewable energies, and healthcare, but he remains focused on promising ventures across all industries. "It's truly rewarding to meet with high-performing companies that are focused on bringing exciting solutions to the world, creating jobs, and making a positive economic impact on their communities," says Jim. "I consider it a privilege to help these businesses achieve their goals."

Jim has been successful in supplying next generation aviation properties and products, obtaining funding, infusing capital into promising startups, and allocating profits into complex international ventures.

WingSpan Aviation Center Holdings

Jim holds a Master of Business Administration, a Master of Computer Science, and a Bachelor of International Business. He has also earned engineering certifications in computer sciences and security quantum computing.

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Charity fundraising can mean a lot of governmental regulations and hurdles, but Tiltify makes it easy for anyone to start raising money for the charity they are passionate about in minutes.

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Joseph Orseno

Joseph Orseno has been participating in various types of charity fundraising events with his family since he was a kid. After graduating from San Diego State University, he wanted to continue helping to make the world a better place while his career took him into the world of commercial finance, tech investing, and real estate. After missing out on an investment opportunity for Oculus, which ended up going to Kickstarter, he found himself more and more interested in chasing tech projects in search of the next revolutionary idea. Then he met the founder of a Los Angeles-based company called Tiltify, a fundraising platform with charities in mind. In 2016, he started investing in Tiltify, and also filled in for the company in various roles as needed. After the latest round of capital, he became its CFO and today helps build out the company even further.

Tiltify allows people anywhere to turn a livestream, or other social media channels, into a charity fundraiser and raise money for any number of social causes. “Everything is digital, and this is what Tiltify is built for,” Joseph explains. “It’s for the next generation of people, like TikTok users and social justice fighters, who use this platform to raise money for their causes.” In addition to helping individual users raise money, they also work to educate charitable organizations on harnessing this new way to collect donations. “Digital fundraising is where it’s at,” Joseph says. For one thing, it allows anyone anywhere in the world to chip in. For another, it allows people to participate in fundraisers when traditional venues, like races or other activities, aren’t an option, such as what happened in 2020 with the COVID-19 pandemic. “People could no longer run marathons or do charity walks, but you could get thousands of people together virtually to raise money,” he says. Tiltify also allows companies like Twitch, Youtube and TikTok to build in charity integration without compliance issues. That’s because the compliance is built into the tech, bridging the payer and the charity and making sure money goes where it needs to. To ensure that funds are reaching real charities, Tiltify conducts thorough government verification checks on all partnering organizations before verifying them with the platform.

Right now, Tiltify has 5000 charities from multiple parts of the world, mainly North America, Europe, and Australia, on board, and they’re still expanding daily. Just a quick look at their website sees multiple ongoing charity campaigns for hospitals, anti-hate education, LGBTQ organizations, children’s groups, and many more having raised thousands of dollars, with some raising millions for the charity. Charity fundraising can mean a lot of governmental regulations and hurdles, but Tiltify makes it easy for anyone to start raising money for the charity they are passionate about in minutes. Their growth is rapid, but still comes mainly from referrals. In fact, Joseph says the company has done very little marketing at all. Thanks to the built-in protections and regulations that keep money in the hands of people who will use it for good, as well as a clean and easy user interface that can get a user connected to a fundraiser in less than three minutes, the future looks bright for Tiltify. And they’ll be making a lot of other futures bright, too.

TILTIFY

David Hanegraaf

Through his role at TheXchange David finds himself at the forefront of the rapidly evolving digital securities landscape.

David Hanegraaf's years of dedication in the technology and finance sectors have earned him a spot on *Analytics Insight Magazine's list of The 10 Most Influential Tech Leaders of 2021* in addition to being featured in *The Top 100 in Finance Magazine 2021*. David is also excited to have recently begun participating on judging panels alongside executives from the UN, MIT and Sony for technology & innovation hackathons hosted by the United Nations operational arm UNOPS.

David is currently balancing multiple roles in international leadership positions including head of capital markets for TheXchange (Gibraltar), CFO of Dragonfly Mining (Canada), a director of Great Eastern Gold (Australia), and managing director at Feature Capital Partners (Hong Kong). David is coordinating two of these firm's anticipated listings on North American stock exchanges, and currently splits his time between his home on Vancouver Island, Canada, and Cape Town, South Africa, where he is leading the charge to make TurnCoin™ one of the first SEC-compliant digital securities to complete a primary issuance in the U.S.

TurnCoin are the Ethereum-based revenue-sharing digital securities of TheXchange. When describing TheXchange, David likens it to a NASDAQ, but for people. Rather than listing companies, TheXchange allows talented individuals to create VirtualStaX™ Cards of themselves and sell them on its StaX platform. According to David, "TheXchange is potentially one of the most powerful new tech platforms in the world at present. Why? Because it has the functionality to potentially help millions of people around the world to raise funds to follow their dreams and support their success."

Through his role at TheXchange David finds himself at the forefront of the rapidly evolving digital securities landscape. "As someone who has invested in many privately held companies and also participated in traditional public listings on North American and European stock exchanges, I can tell you there is literally no comparison to the efficiency, transparency, and versatility of digital securities," he says. "Traditional equities represent fractional ownership of a company. Digital securities can represent fractional ownership in any asset: real estate, VC funds, commodities, companies, pretty much anything you can think of." David believes digital securities are the future of capital markets and will level the playing field by allowing the average "main street" investor to gain access to investments that were previously the exclusive domain of the wealthy.

As for the future, David feels privileged to be part of a small team launching a specialized early to mid-stage $500m tech fund using a unique collaboration with United Nations agencies. This fund will have access to completely new deal flow emerging from a well-established global network of technology & innovation centers. The stated mandate of these tech centers is to identify and develop the best technologies in the world that meet the *United Nations' 17 Sustainable Development Goals*. The fund will be targeting key problems faced by humankind today such as poverty, hunger, climate change, and access to safe drinking water and sanitation.

David emphasizes that teamwork and collaboration have been the key to his success. "Surround yourself with the best people you can – with integrity at the top of the list, and the rest will follow." - David Hanegraaf

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Marco Sciarra

Director Operational Planning & Technology

Marco Sciarra is an accomplished business leader who has held multiple senior leadership roles within the telecommunications industry. Over the past two decades he has accumulated vast expertise in the fields of financial management and operation management as they relate to large, global, and complex customer support organizations. His push for continuous improvement in these fields resulted in significant inroads towards the integration of management control systems, robotic process automation, and artificial intelligence & machine learning (AI/ML) into his strategic approach. Marco has been recognized for developing highly effective and engaged teams and has been the recipient of top industry awards such as *The Pinnacle Award* from Blue Prism, a robotic process organization and a global industry award recognizing innovation and process design from NICE. He has also served as a panelist and speaker at industry global events, and is proud to serve in Canada's leading telecommunications company, which has been the recipient of multiple J.D. Power *Wireless Customer Care Performance Awards.*

At the onset of his career, Marco's primary focus was in the areas of cost control and operational performance. This early experience proved foundational to Marco's application of data to make better management decisions. "I've been lucky to work closely with some of the best executives in the industry," says Marco. "They not only had full confidence in my abilities, but they also helped me to sharpen my business acumen through observing and participating in key corporate initiatives." As his career progressed Marco took on increasingly critical assignments and was afforded greater autonomy to develop his strategy for coping with complex organization decisions.

He is responsible for overall strategy, planning, and execution as it relates to digitizing processes and developing management control systems.

Today, Marco holds the title of director operational planning and technology supporting one of the largest client support divisions in Canada. He is responsible for overall strategy, planning, and execution as it relates to digitizing processes and developing management control systems. His team has a varied set of internal users for its AI/ML driven operational systems, spanning frontline to senior leadership, and across varied departments such as operations, finance, and human resources. Marco's perspective is that this has played an important role in contributing to a sustainable employment environment by helping to promote transparency, fairness, equity, and trust through democratizing access to information within the division.

Marco believes it's important to strike a balance between partnership with outside technology providers, and a strategic focus on in-house intellectual property development. Within his team he has promoted diversity of thought by deliberately seeking programmers with a variety of secondary specialties, such as finance, statistics, and business administration. This agile development team is called upon to learn faster and deliver better results in areas that are most strategic to the organization, primarily the development of real-time telemetry, and forward-decision tools. Other functions are more appropriately suited to outside support. The result is a division that serves as an area of competitive advantage for his organization while maintaining a sustainable cost structure.

Marco believes that what made him successful in the financial and operations management arenas is a balance of work and life. He attributes his greatest pride and highest motivation to his wife Anna, their three children, Adamo, Luca, Matteo, and their lovable pet goldendoodle, Sandy. In his personal time Marco believes in giving back to his community through competitive coaching and as a youth mentor.

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Kevin D Kimery

Kevin Kimery has been in finance since he was just 17 years old. His skill and commitment to his clients throughout his decades-long career have earned him awards and accolades such as *Top Financial Advisor* in 2009, *Five Star Wealth Manager* by *Memphis Magazine* seven years in a row, and honors from *The American Registry*, *Wealth & Finance International*, and *Barron's*. And it all began from a very personal place. After the early loss of his father, Kevin was allowed to invest a small sum, which ended up leading to a job in the mail room at EF Hutton. While there, he worked his way up into operations, all the while earning his BA in business administration from the University of Memphis. After graduating, getting into technology, and getting married in 1988, he started attending night classes to further his education, before being accepted into Vanderbilt University to earn his MBA. After getting his master's, Kevin worked at a variety of large companies, including Goldman Sachs, Merrill Lynch, and Morgan Stanley. During his time at these places, Kevin learned an immense amount about wealth management, private equity, operations, and investing from both sides of the table. Finally, after his tenure with Morgan Stanley, Kevin started his own firm in 2017, starting Kimery Wealth Management in Memphis, Tennessee. "I wanted to keep the client's interest first and wanted my practice to have a holistic approach," he says.

Kevin spends time with all clients of the firm regardless of size, and gives any client, regardless of net worth, the same financial care—organizing documents, setting up trusts, liaising with attorneys and clients.

KIMERY | WEALTH MANAGEMENT

Plan | Preserve | Prosper

Kevin takes a personal approach to each client, sitting down with them and learning about their situation, concerns, and goals. "It is a simple process of getting to know each other and drawing the financial blueprint for their plan." While he still works with high-net-worth clients like he did at Goldman Sachs, Kevin spends time with all clients of the firm regardless of size, and gives any client, regardless of net worth, the same financial care—organizing documents, setting up trusts, liaising with attorneys and clients, and making sure everything is executed according to the client's wishes and needs. Having experienced his own loss at an early age, Kevin knows that having financial matters in order is a huge relief when dealing with the stress of someone's passing. He also has 25 years of private equity experience, so he can bring this experience to a retail investor, which they would not normally otherwise have access to. In addition, Kevin is a student of behavioral finance, an emerging field that examines the psychological aspects of financial habits and behaviors. He talks to clients about these habits to best understand their tendencies and how to build a strategy that works for them and allows them to best participate in the market. And with all his years of experience, there are few scenarios Kevin hasn't seen.

Kevin is a servant leader for his clients and community alike. He has been, and continues to be, involved in several nonprofit organizations that would include the The Vanderbilt School of Business, the board of directors for Southern Reins, Memphis Zoo, Memphis Botanical Gardens, Hope House, Exceptional Foundation, Carnival Memphis, and the University of Memphis Fogelman College of Business, and when it comes to his team, he is passionate that they have the same attention to detail and care for clients that he has. "If you don't have a servant's heart for your clients, vendors, and team, then you're not a good fit," he says. And clients appreciate having a team working both for and with them on their finances, and who never give up no matter the challenges. In fact, Kevin's motto, coined by Winston Churchill, reflects his dedication: "Never, never, never give up."

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Han Ko

Han Ko is not only a businessman with a tech background, but also a community visionary. After being heavily involved in developing and patenting products, founding a company, and selling that company a few decades ago, Han was ready to retire. Yet, as he was known for his deep knowledge of venture capital and real estate investment, thanks to both having grown up with parents in real estate and his graduate degree in engineering, Han's friends kept asking him for advice on their own startups. "Word got out and more people started asking me for help, so instead of retiring, I started USAKO Group," he says.

Founded in 1993 with Han as president and CEO, USAKO Group is an official global partner of South Korea's government and multiple four-year universities. They invest in and train companies in the U.S., Canada, and South Korea, and, as a venture capital firm, unite North American and South Korean markets by providing soft-landing pads for expanding companies. In 2019 alone, USAKO Group brought over a dozen American and South Korean companies to market under their *Go Global with USAKO Group Program.* With the support from the city of Seoul, they continue helping companies launch till this day. USAKO Group has offices in St. Louis, Los Angeles, Houston, Southern Illinois, and Seoul. As an investor in venture capital and commercial real estate, Han manages the company's investment and operation decisions, cultivating new talent, and training client companies.

Han's three decades of multifaceted experience, which includes international investment, technology, business scale-up, and computer science, makes USAKO Group truly unique on a global scale and has facilitated the launch and operation of multiple software and real estate companies in the U.S. and Asia. "The real estate side of the business helped me have a better vision of market and investment trends by working with other investors and multinational tenants," he says. Han's international experience and bilingualism allow him to bridge markets in North America and Asia. "I'm very engaged in communicating and working with multicultural clients and organizations," he says. Han has served in advisory and founding roles for more than 15 companies around the world in multiple industries including venture capital, commercial real estate, software, blockchain, AI, and more.

In addition to his business ventures, Han is active in academic circles, serving as a professor at a U.S. university, and holding partnerships via USAKO Group with other universities in the U.S. and South Korea, including SookMyung Women's University, Seoul Women's University, and Texas State University. He's hosted lectures and events worldwide for over 20 years in his areas of expertise and has designed and sponsored development and accelerator programs. He served as an official member of the South Korean Presidential Advisory Council (NUAC) for a decade, advising on peace promotion on the peninsula and economic growth between South Korea and the U.S. Finally, Han has served on several nonprofit organizations, including city economic development committees in Fairview Heights and St. Louis and cultural advocacy groups.

> As an investor in venture capital and commercial real estate, Han manages the company's investment and operation decisions, cultivating new talent, and training client companies.

Whether it's with a company or nonprofit, Han is making a positive change in people's lives. "My guiding principle is to treat people as I want to be treated, personally and professionally." based on his motto, "Team Work Makes Dream Work!"

PIERRE CADENA

SVP, Head of Strategy & Corporate Development

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Pierre Cadena has always been fascinated by technology, but even more so with how to integrate technology with what consumers really want and help companies solve real-world problems. After over a decade in investment banking specializing in M&A and leveraged finance for JPMorgan, Bank of America, and several European institutions, in 2010, Pierre combined his passion for technology with his financial expertise and forged an equally successful career as a strategist and deal practitioner. In just the past five years, he's helped position for sale several digital media and gaming companies each valued at more than $1 billion—first with Playtika in 2016 and then with Otter Media in 2018.

Now, as senior vice president and head of strategy and corporate development for Crunchyroll since 2016, he's done it again with his work on the firm's acquisition by Sony for $1.175 billion. Crunchyroll is a San Francisco-based anime brand, and most well-known for streaming video content to fans in more than 200 countries on a subscription and ad-supported basis. The company also encourages fan engagement and community through social media, events, games, consumer products, publishing and content creation, and more. And for Pierre, it's Crunchyroll's fans that keep him inspired to push the envelope of the consumer-driven tech evolution so that they can keep enjoying the content that brings them so much joy. "It is truly contagious. Our fans are what make Crunchyroll. They want to be involved. They're very vocal, very passionate, they come to our events and engage in cosplay. And our employees are fans as well. For me, what makes Crunchyroll special is that passion and enthusiasm," he shares.

crunchyroll

Crunchyroll is a San Francisco-based anime brand, and most well-known for streaming video content to fans in more than 200 countries on a subscription and ad-supported basis.

In his role, Pierre is responsible for developing the Crunchyroll's long-term growth strategy, evaluating business pursuits, and handling all mergers, acquisitions, and investments from beginning to end. He's also in charge of guiding the company in the development of its vision, journey, and goals. For the recent Sony acquisition, Pierre called upon his tech, entertainment, and finance background to help execute the deal on behalf of Crunchyroll. "There were so many things that went into this transaction," he remembers, "but my role in the deal was making sure the strengths and assets of Crunchyroll were properly understood and to maximize value for our stakeholders—WarnerMedia and AT&T."

Prior to helming such acquisitions with Crunchyroll, Pierre had significant experience not only with M&A, but also with the intersection of technology and real-world customer needs. While working at Caesars Entertainment in Las Vegas, he helped the company take its portfolio of brands into the digital sphere by bringing them online and getting them to mobile while driving synergies with Caesars' physical properties and consumer experiences around the world. In doing so, he also helped build one of the world's largest social and mobile games companies, Playtika, through M&A and launched a number of real-money online gaming services in the U.S.

Now, as he helps to lead Crunchyroll in its evolution, he is driven by that same fascination with tech and his affinity for gaming fans that he had over two decades ago. "The thing that I love to see every day is how passionate my work colleagues are and consumers that love our content and services," Pierre says. "It's like being around fans every day, but they're my colleagues. That's what inspires me most, and it's something that I haven't seen at any other company. This truly sets us apart from any other place I've worked. It's really a special place."

Max Leopold

Co-Founder & Managing Partner

Growing up in a family of physicians, Max witnessed firsthand the challenges that arise when navigating work, family, and finances. An experienced financial professional and lecturer, Max founded his own firm, Leopold Wealth Management (LWM), in January 2021. With a 99% client retention rate, the firm is a primary and trusted advisor for physicians nationwide, creating strategies that encompass protection, savings, debt, growth and taxes.

As managing partner, Max takes a holistic and interactive approach to planning, simulating a variety of decision trees to ensure sound outcomes for clients and their families. “Our philosophy is that medical professionals deserve financial advice and guidance in line with the high-caliber medical care they deliver to their patients,” he says. “Unfortunately, we often find that our clients’ financial consultants offer advice independent of one another when their recommendations and results could potentially have been different had they worked together.”

To address this issue, Leopold Wealth Management functions as a “macro manager” for clients—providing tax guidance, student loan consultation, life/health and investment management—while collaborating with trusted partners on other critical financial matters to ensure the entire team is working harmoniously towards each client’s financial goals and objectives. As Max explains, “three common hurdles for physicians are student loans, taxes and, above all else, hectic schedules.” As “macro manager”, LWM takes care of everything for them, so they can spend more time in the operating room and less time focusing on issues surrounding personal finance. “Of course, if a client wants to maintain certain existing relationships, we do our best to coordinate between those groups,” adds Max. “This way, our clients don’t have to worry about who’s doing what because everything is being taken care of.”

As part of LWM’s interactive approach, the firm uses software to simulate different situations as they arise throughout the course of their clients’ lives. Max and his team explore numerous combinations of decisions around where current and future capital should be allocated and in what order, with the goal of optimizing a client’s financial model. “Clients are on Zoom calls with us and can see the screen, so they get a clear idea of how these decisions will affect their financial plans,” Max explains. “What we have found is that when you do a good job for people and do the right thing for them, it’s not difficult to build a brand and referral network that branches out quickly.”

Leopold Wealth Management

In fact, Max attributes the rapid growth of Leopold Wealth Management to the firm’s timely ability to prove its value to the physicians who call upon them. The firm began by working with doctors in a multitude of hospitals located in the tri-state area, and word quickly spread about their services, the quality of their work and their commitment to doing right by their clients. “Early in my career, I was driven by the competition, but now that I’ve grown, it’s really gratifying to see the planning and strategies that we put into place start working,” says Max. “As these families grow and have kids of their own, their needs are continuously met, and that is immensely fulfilling to me.”

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Adeel Rouf

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SPAC Sponsor, SPACs Board Advisor & Senior Vice President

Most people who find success in special acquisition companies (SPACs) have entire lives of financial experience behind them before even getting into this area. But Adeel Rouf isn't most people. At just 30, this financial prodigy has already been involved with five SPACs raising $1.3 billion, completed two IPOs and mergers, and has cemented a widespread reputation as a SPAC specialist after only two years in this specific space. Supporting his current career, Adeel has 10-years of experience in investment banking and SPACs, as well as a BBA in accounting from Baruch College, which has given him a solid foundation. If that wasn't enough, he's currently pursuing his master's in science from Columbia University.

In June 2020, Adeel joined Altitude Acquisition Corp., a $300 million NASDAQ-listed SPAC focused on acquiring companies in the travel and travel tech spaces, as senior vice president of corporate finance. He maintains and develops new relationships with industry leaders where viable SPAC and M&A opportunities exist. Once the procedure is underway, Adeel manages the relationships between multiple investment banks, lawyers, and auditors, while originating, structuring, and executing a SPAC IPO. "My team and I know the process quite well," Adeel says. "It's a market that's constantly evolving, which creates opportunities for new strategies in different geographies and industries where a potential SPAC can add economic value for all shareholders."

In addition to his role at Altitude, Adeel serves as an advisor and sponsor to the Founder SPAC, focused on the digital transformation sector and raised $316 million in its IPO. Another firm Adeel is involved with is Investcorp Acquisition Corp., targeting multiple sectors in India and Southeast Asia and expected to raise $250 million in its IPO. His past SPACs experience includes being an investment professional at FinTech Acquisition Corp. III, which merged with Paya in a transaction valuing $1.3 billion, and at Insurance Acquisition Corp., which merged with Shift Technologies in a $730 million transaction. He was also part of J.P. Morgan's investment banking leveraged finance team, executing debt transactions for a number of industries, and at Sumitomo Mitsui Banking Corporation, where he worked with the power and renewables spaces.

> **"Throughout my career, I was able to learn and work with very accomplished people. When I got into private equity and the world of SPACs, I met individuals who inspired me to think like an entrepreneur.**

Adeel attributes his success at such a young age to the people in his life. "Throughout my career, I was able to learn and work with very accomplished people. When I got into private equity and the world of SPACs, I met individuals who inspired me to think like an entrepreneur," he says. "I learned to think creatively to come up with good ideas. And my family and friends are always behind me and cheering me on." His excitement about the ever-evolving market also spurs his continued success. "Many industries in finance are very stagnated and evolve at a slow pace. But SPACs have come back stronger than ever, and the market is evolving rapidly."

TRACY CHAN

In February 2021, Tracy Chan launched his investment firm in Pasadena, California. Tracy became an independent financial advisor with LPL Financial. He immediately found himself with 70 accounts. 30 individual and 40 retirement plan accounts were so impressed by the work he'd done for them and they were happy to follow him so they could continue to benefit from Tracy's more than 20 years of investment and financial experience. Tracy specializes in wealth management for business owners, high-net-worth individuals and company-sponsored retirement plans.

Tracy started working in finance immediately after receiving his MBA from Indiana University, Kelley School of Business. He was an associate portfolio manager with Wells Capital Management, where he worked for nine years. In 2009, he joined Wells Fargo Advisor as a financial advisor before moving to Morgan Stanley in 2014. Tracy took all the skills and knowledge he'd gained and became an independent financial advisor at LPL Financial with the mission to offer financial advice to anyone who asks. "I wanted to be able to serve everyone equally, regardless of the size of their bank account," he says. "I am able to serve clients with portfolios of any size. In my view, everyone should have access to ask questions to a financial advisor, regardless of how much assets they have."

Tracy credits his success in part to the work ethic instilled in him by his father, an estate attorney. To his father's credit, Tracy learned to approach a problem from all perspectives to find the best possible solution, and he works diligently in pursuit of that solution. With larger and more complex portfolios, he takes the same analytical approach, striving to make sure their goals for retirement, wealth transition, and trust and estate planning are all met down to the last detail. He works closely with each client because he understands that the choices made will not only affect them, but also the lives of their children and grandchildren. "It's not the money that drives me to work until midnight on occasion. The self-satisfaction to work hard for the client to best serve them, this is what drives me. I want to do an exceptional job for everyone." And for Tracy, it doesn't even feel like work; he enjoys helping clients find new investment opportunities, and still, after all these years, he finds the whole process exciting.

> Tracy specializes in wealth management for business owners, high-net-worth individuals and company-sponsored retirement plans.

Tracy and his wife, Mimi, celebrated their 25-year wedding anniversary in 2021. Their daughter, Amanda, attends the University of Pennsylvania and is looking forward to spending her junior year in an actual classroom in 2021-2022. In his spare time, Tracy enjoys playing golf, watching his favorite sports teams on TV, and cooking.

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JD Slough

Partner & CFO

JD Slough started working for his dad's CPA firm in high school in the late 1990s, handling basic bank reconciliations and bookkeeping, and his interest was immediately piqued. After earning his master's certificate in forensic accounting from WVU and working as a CPA, for both private and public companies, JD joined Shafer, Troxel & Howe, Inc. (STH) in 2012 as CFO, eventually becoming a partner. STH is a $19M, Maryland-based manufacturers' representative, specializing in the sale and service of large-scale pumping equipment. But that is not the entirety of JD's responsibilities; in July 2020, he took on the role of fractional CFO for Cougar USA, a Houston, Texas-based company. In both roles and for both companies, JD handles financial preparation, presentation, analysis, and oversees IT, HR, warehouse, logistics, and shared services.

As JD seamlessly manages his myriad of responsibilities, he's also focused on driving the company's upward mobility and continual evolution. In a previous position, he ushered his employer through three audits in just 18 months, allowing the organization to secure financing while positioning them for future growth. During his time with STH, he helped them grow from $12M to $20M in gross sales, while limiting overhead expenses. "My specialty is the financial process and its related effects, which requires understanding the impact of sales, IT, and accounting on an organization, and working to find the best practices for each function," he says.

JD's well-rounded skillset is gleaned from a career that includes involvement with a small CPA firm, large manufacturing companies, government, and private country clubs, all of which allowed him to effectively manage two software conversions within three years. Most recently, he led STH's progression to a cloud-based platform, enabling them to grow the team enough to offer shared services to businesses nationwide. It also allowed them to seamlessly transition to a remote workforce during the COVID-19 pandemic, with minimal negative impact.

> My specialty is the financial process and its related effects, which requires understanding the impact of sales, IT, and accounting on an organization, and working to find the best practices for each function.

JD's integrated, multifaceted experience can be credited for the continued success of both organizations. "It's vital to consider how my role it impacts others in the company—it's not just about our balance sheet," he says. Seeing this real-world, *human* impact is of particular importance to JD. While creating an atmosphere of stability for the companies, he's cognizant of the importance that the same environment also extends to employees. "I want our staff to know that they're in a safe, financially secure company and not have to worry if our doors will be open tomorrow."

JD shares the same enthusiastic and committed attitude within his community, serving for the past two years as CEO of the Boonsboro Area Athletic Association (BAAA), a local youth sports organization.

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ISAAC MUTHUI

Driven by the desire to solve problems, Isaac Muthui has a proven talent for recognizing opportunities and taking action in areas other people overlook. The lifelong innovator and technology entrepreneur has already introduced over a dozen concepts in Africa, and the popularity of his latest creation has the likes of Google and Amazon taking note. In January 2020, Isaac founded Playmefy Inc., a Georgia state registered C-corporation geared toward connecting sporting people internationally. With over 5,000 members and 1,200 host facilities, Playmefy is the world's largest sports and recreation engagement platform—a one-stop shop for matching people with similar interests in sports, recreation, lifestyle, and fitness. As the leader of this fast-growing startup, Isaac serves as chairman of the board of directors and as head of technology, innovation, and product development. While the idea for the most recent of his exciting ventures sprung in 2019, his successful journey as an innovator and entrepreneur began over 15 years ago at just 23 years old.

> "When I can help people solve their day-to-day problems by using technology, it gives me a lot of fulfillment.

In 2006, after graduating from a college in Africa with a degree in computer science, Isaac founded his first company, Trackright System, which focused on GPS car tracking and fleet management. He then went on to establish the Kenya Institute of Data and Forensic Systems—Africa's first computer forensic institution. "The institution enabled me to introduce better web security and to get contracts with large businesses such as telecommunications companies and government agencies," says Isaac. After taking a short break, Isaac joined the private sectors as the head of ICT and infrastructure at Liberty Commercial Bank in East Africa. Then, in 2014, he began developing and innovating his personal platforms, Global Christian Social Network, and Catch Blade. Their success led to a number of other platforms, which include Blaze Bay, B-to-B Global E-commerce, and Home Stay Safari—a platform of 7,000 recreation facilities across Africa.

Five years later, in 2019, Isaac landed in the U.S. on a mission to continue his innovative journey—and he wasted no time. While hiking with a friend in California, he noticed that everyone around them was alone, and the idea of connecting people who share the same interests was born—Playmefy. Later, Isaac shared his idea with two friends in Georgia, who jumped at the opportunity to invest in the startup. "The following year, we assembled a team in Africa to start developing the Playmefy platform. Once we completed the MVP, we were able to attract advisors and others to run the company with us," he explains. Since that time, Isaac has also been admitted to three accelerator programs—Newchip and Foundersboost, Google for Startups, and Amazon for Startups—which have shown their belief in Isaac's ingenuity by providing $700,000 worth of credit for the innovation and infrastructure projects he's currently working on.

ponapal
Treatment on Demand

While technology is his specialty, Isaac is innovative in many other areas as well. In fact, he credits most of his success to persistence, focus, and resilience. "I love the challenge of creating something out of nothing, and when I see problems, I look for a variety of ways to solve them," Isaac says. "When I can help people solve their day-to-day problems by using technology, it gives me a lot of fulfillment."

In addition to his 14 years of technological innovations and global business experience, Isaac holds a degree in computer science and a diploma in management information systems and has authored a copyrighted curriculum in cybercrime management. He is also the founder and current chairman of the board at Ponapal Inc., an on-demand health care platform based in Georgia.

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NICK EUSEPI

Nick Eusepi is CFO of Houston-based Commonwealth LNG, developers of a $5 billion liquefied natural gas (LNG) facility in Cameron Parish Louisiana. With over a decade of experience in accounting, business development, and finance, Nick's expertise and skill belie his age in a role typically reserved for his seniors in the field. He is an entrepreneur at heart leading a company with an equally innovative drive that is on a mission to break the mold within the LNG industry.

Nick is responsible for the company's financial direction and reporting, as well as its data management, IT needs, insurance, and administration. He serves as a main driver behind Commonwealth's capital raise, bringing on strategic partners, and ushering the project into its next phase. "I'm excited to be part of a team where I can fully leverage my background and help build the organization," he says.

Nick joined Commonwealth in 2017, bringing an extensive background in accounting - specifically auditing. He began his public accounting career with Fitts Roberts & Co., a Houston-based CPA firm. He next joined Briggs & Veselka Co., a regional firm where he honed his finance and accounting skills and quickly climbed to senior management while also helping launch their IT consulting practice. "I had intended to remain in public accounting, but after meeting the management team of Commonwealth LNG, I knew that I wanted to be a part of what they were creating," he said.

Nick's entrepreneurial spirit has driven him his entire career, and he finds that Commonwealth's approach to leadership, management, and a culture of shared success meshes perfectly with his working style. He sums up his work ethos in a simple statement: "Always surround yourself with people smarter than you and be humble, stay hungry and hustle!"

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ALEX YUDIN

KAY FINANCE

Alex launched his real estate career as a residential broker in Tel Aviv after a three-year stint serving in the Israeli military. After several years of renting and selling properties, Alex discovered a wider world of real estate and found his next opportunity in commercial real estate financing. In 2018, Alex joined Pancho Finance (later rebranded to Kay Finance) as a loan originator, where he continues to provide his clients with debt and equity solutions.

Founded by Yair Tilson, Kay Finance is a boutique commercial real estate advisory firm, unique in its personal touch and attention to detail. Kay Finance is growing at a rapid pace with offices in Tel Aviv and New York and further plans for expansion. "In addition to building incredible relationships with capital partners nationwide, having offices across the globe has given us a much broader reach of capital, enabling us to establish new relationships and offer a wider array of options for any debt or equity opportunity," says Alex.

Today, Alex serves as the company's vice president of origination, where he oversees day-to-day deal flow and is responsible for maintaining Kay's clientele and lender relations. Consistent with the Kay Finance motto, "our success is in the details," Alex pays close attention to the complexities of each individual deal, constantly discovering alternative financing solutions for his clients. "I enjoy breaking down every deal that comes through my desk, always trying to be an extra pair of eyes on the deal by finding things that my client has missed, or suggest certain creative financing solutions that my client has never heard or thought of." Alex is involved in the process from start to finish, sometimes long before a deal is under contract, until the deal closes. Kay Finance has the bandwidth to help fund deals as low as $500,000 and has recently just secured their 2nd credit facility in the last 12 months, a very creative and complex form of debt, of $550M for an industrial client. Alex has had success in closing deals of all sizes with various asset classes -- most recently a $49M bridge to HUD loan in North Carolina. Alex has originated north of $100M for Kay Finance since joining just 3 years ago.

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SEBASTIEN BERNIER

It's hard for Sebastien Bernier to choose just one accomplishment to be proud of. That's because throughout his academic and professional careers, he's been able to face and overcome all kinds of challenges, whether it was graduating in the top 15% at John Molson School of Business while still learning English, or managing more than 500 portfolios, some valued at $300 million, as the associate vice president of Franklin Templeton, which he joined in November of 2020. Sebastien draws on his years of experience in sales, finance, and distribution channels to provide services to financial professionals. With CMT, CIM, RIPC, and SIPC designations, Sebastien helps both advisors and investors build portfolios with mutual funds and ETFs and cultivates relationships with brokers and investment professionals via practice management and investment advice. Based in Montreal, Quebec, Franklin Templeton has been serving clients for over 70 years, with millions of clients in 160 countries, and $1.5 trillion USD in assets. Of those assets, Sebastien is personally responsible for developing and raising $200 million.

FRANKLIN TEMPLETON

Sebastien helps clients manage their business practices by creating plans and closing sales cycles, as well as helping them build diversified portfolios using alternative investments, equity, or fixed income. "I review their current models and help optimize their holdings with the aim of increasing returns and reducing risk," he says. For all his considerable accomplishments, Sebastien strives to become an even more well-rounded investment professional through continued study and pursuit of further designations. "In my opinion, to become a well-rounded professional you should learn and understand all aspects of the financial industry," he says.

For Sebastien, fulfilment comes from both financial achievements and the relationships he builds. "What drives me is seeing investors flourish because that has a positive impact on their personal lives as well." Sebastian is equally committed to providing education for healthy financial practices, which aids in the continued growth of his client's businesses and investments. This inclination stems from his own dedication to continued learning. "I always aspire to increase my knowledge and skills so that I develop as an advisor. I always want to offer the widest range of services and soundest consultation possible."

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PAOLO FIDANZA

A serial entrepreneur and aerospace engineer, Paolo Fidanza has been leading revolutionary technology companies for the past two decades. After realizing the challenges faced by those with little or no credit history, he dove into the fintech sector with a mission; to disrupt the credit paradigm by making financial inclusion a reality. In 2016, Paolo founded MO Technologies, the company developed an innovative credit scoring model that uses behavioral data to evaluate potential customers for financial institutions. The AI-based credit decision engine and nano/microcredit issuance platform—which does not require accessing personal information—quickly became one of the fastest growing tech companies in the world, powering millions of transactions. Utilizing the same technology, Paolo then cofounded KEO World in 2020. Based in Miami, Florida with operations expanding across the Americas, the fintech company grants consumers, small and medium businesses the opportunity to access credit on fair terms through an all-digital process, independently from their credit history. "I love to innovate and find solutions to problems that affect people's everyday lives," Paolo says. "Being able to contribute to financial inclusion is my main motivation!"

KEO's credit offerings are disbursed through direct deposits, pre-paid and credit cards and can be obtained through KEO's own lending platforms in the US and numerous regional partnerships with companies such as American Express, AB InBev, and Uber. Earlier this year, the company became the first nonfinancial issuer for American Express in Mexico—launching the KEO American Express PAYBACK Card to eight million members. AB InBev and KEO partnered to provide AB InBev merchants an alternative credit solution to purchase inventory. The partnership started in Colombia and the Dominican Republic — with three more countries across the Americas set to gain access to KEO credit by the end of the year. KEO will also soon be extending their Uber partnership to more markets in Latin America. The Uber KEO financing program began in Peru where drivers are already taking advantage of the short-term financing to help cover unforeseen needs. Paolo holds experience within the technology, automotive, IT, telecommunications, social media, healthcare, and security industries. He was named the *Best Fintech CEO* of 2018 by FiNext and 2019's *Most Influential CEO in FinTech* by *CV Magazine*.

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STEPHAN MATTALO

In just 18 months since inception, CEO of Cicada Leadership Inc., Stephan Mattalo has set the company in motion on a fast track of development, increasing company growth by a whopping eightfold. With experience gleaned from a decade in the field of finance, a background in engineering, as well as a pivotal role in the growth of two Canadian market leading companies, resulting in their eventual sale valued at over $100 million combined to other private equity firms, Stephan brings a unique set of skills to Cicada. His strong ability to balance technology, design, and accounting allows him to develop unique and customized solutions for clients while leveraging data and analytics. In addition to leading this growing financial firm, Stephan's entrepreneurial spirit has led him to start two other ventures, CPD Owl and WeFollo. With Cicada at the forefront, as founder and CEO, Stephan draws on his vast experience gleaned from these endeavors to successfully manage business development, client management, as well as development and implementation of all client-side solutions, providing innovative financial and operational solutions for businesses owned by or looking to sell to private equity.

For Stephan, the variety of work accomplished by Cicada is what sets it apart from other companies. He elaborates, "We're continually solving different problems rather than a cycle of repetitive activities." Cicada's array of services is wide—from providing financial leadership for organizations in a fractional CFO or fractional controller role or for specific-scoped project work, including data transformation, to acquisition alignment and on-boarding, process automation, data analytics, financial modelling, strategy consulting, control implementation and process improvement. The intention of tackling such a multitude of client needs is to maximize results in the most efficient way possible. "That's ultimately why I made the switch from working for other companies to starting my own," Stephan explains. "I wanted to make a real difference for my clients, and I couldn't do that within the confines of the models of other companies. I like to make big impacts quickly, and the only way I'm going to do that is working with private equity firms that have a wide array of investments that I can jump in and out of and make immediate improvements."

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ANTONIO RIBEIRO

With more than 25 years of experience working in a variety of financial and operating assignments to optimize business results—and extensive experience in both European and American business—Antonio Ribeiro is a leader the world over when it comes to large, complex, international investments. As CFO of the North American subsidiaries of Sodecia, a Portuguese industrial corporation, he is responsible for the overall finance and accounting operations of the company's North American division with revenues of over $200 million across the U.S., Canada, and Mexico. With 44 locations across the globe, Sodecia is a full-service supplier in the body in white, powertrain, safety and interiors, and tools and equipment commodities for the automotive market. Based in the Troy, Michigan, office, Antonio manages the expansion of the Portuguese company SODECIA into the U.S. market, with the goal of making the U.S. the firm's largest market outside of Portugal—and with his record of success thus far, Antonio is undoubtedly the leader to get them there. Before joining Sodecia, Antonio worked as CFO for another Portuguese multinational company EFACEC. Under Antonio's leadership, EFACEC has opened three new companies in the U.S., and was one of the first companies in the country to manufacture and distribute a 20-minute electric car charger (Fast charger). In 2010, Antonio helped establish a 240,000-square-foot, $150 million manufacturing plant in the U.S.—the company's first in the country—coordinating with Portuguese banks for the funding. Despite the recession in 2008 that hit the US economy hard, Antonio secured the funding, and the company has continued to grow thanks to his expertise in crucial areas, including business transformation, operational excellence, and financial process management. Having worked in a variety of countries, Antonio has a keen understanding of how to effectively work with people from diverse cultural backgrounds. His success in bridging cultural gaps combined with his business savvy has allowed him to help build operational and expansion strategies, manage numerous capital investment projects, and develop financial efficiency projects across the globe, including ERP implementations and company restructurings. Prior to EFACEC, Antonio worked as the director of regulatory affairs and corporate compliance at Portgas, a natural gas distribution company in Portugal.

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VIKRAM MANGAT

After graduating with honors from Babson College, Vikram Mangat hit the ground running, getting into private equity right after school—and he's been in the industry ever since. Today, he's a business development analyst with Century Equity Partners, a Boston-based financial, insurance, and healthcare services private equity firm. In business since 1987, they seek to back strong management teams and leverage their large network to accelerate growth, buying parts or majorities of companies to help them grow. Vikram joined the firm in November of 2020, bringing four years' experience of finance and accounting. Today, he handles platform company sourcing, M&A targeting for rollup and tuck-in strategies, as well as new sector sourcing, where he creates pitch decks and tracks and analyzes market trends. He reaches out to CEOs of target companies, typically small- to middle market businesses ranging between $20 and $350 million in value.

Vikram's role is to build relationships with potential portfolio companies. He works with the CEOs directly from the start and remains with them every step of the way throughout the process. "I qualify the company, its revenues/cash-flows, what they do, and how our firm would work to create value for them," he says. "We like to go beyond just deploying capital and see how we can leverage our network and market expertise to accelerate growth for these companies." He's supported platform companies with valuations in the hundreds of millions since joining Century Equity Partners, but his favorite part of the job is forging the relationships. "What resonates with me is that these are large-scale deals with real capital, and what we do has real impact," he says. "These companies can have hundreds of employees, and they're being affected by these transactions." His personal attention and willingness to sit down and brainstorm with clients has driven not only his own success, but that of his clients, who deeply appreciate his experience and commitment to them. "It's exhilarating and exciting for me to be the first person to connect with these CEOs, then keep in touch with them throughout the entire process—and see them flourish as a result. I hope to create social and economic change through my passion for bringing people together."

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KELEENA MARIASINE

With a career that spans 16 years across the realm of finance and banking, from financial services representative to financial advisor to estate and trust advisor, to say that Keleena Mariasine holds a comprehensive understanding of the industry would be an understatement. Now, as a wealth advisor with TD in Nova Scotia—and a female professional in wealth management—it is this experience that gives her the unique ability to consider her clients' needs through multiple lenses. With this quality, she serves as a liaison for people looking to manage, grow, protect, or transition their wealth by customizing a team of experienced specialists who provide comprehensive financial solutions. Given Keleena's passion for helping people, this role fits her like a glove. "It's the clients and the stories that they share which I enjoy most about my work—hearing the family dynamics, how they made their wealth or built a business from the ground up and now want to sell it or transition it to a family member," she says. Keleena joined TD in Nova Scotia in 2005 and assumed the role of wealth advisor in 2017. TD provides a comprehensive solution to wealth management through a four-pillar approach: Building net worth, implementing tax efficient strategies, protecting what matters, and leaving a legacy. By collaborating with TD specialists, Keleena's uniquely broad expertise fills every one of these. "I spent half of my career in the banking industry, so I'm able to speak about mortgages, credit restructuring, cash flow, as well as taking a goals-based planning approach with each and every family." Keleena meets with clients to gain an understanding of their priorities and connects them to a team of TD specialists to manage their investments and to assist with any other services they may require such as creating tax efficient strategies and estate planning. "It's all about focusing on the client's needs and helping them achieve their dreams." Keleena holds a Bachelor of Commerce degree in finance from Saint Mary's University and serves as chair of Women in Leadership for TD in Atlantic, Canada. "I'm a big advocate for women in finance and I'm living proof that it is possible," she says.

The information contained herein has been provided by Keleena Mariasine, Wealth Advisor and is for information purposes only. The information has been drawn from sources believed to be reliable. The information does not provide financial, legal, tax or investment advice. Particular investment, tax, or trading strategies should be evaluated relative to each individual's objectives and risk tolerance. TD Wealth Private Wealth Management represents the products and services available through TD Wealth Private Investment Advice (a division of TD Waterhouse Canada Inc.), TD Wealth Private Investment Counsel (offered by TD Waterhouse Private Investment Counsel Inc.), TD Wealth Private Banking (offered by The Toronto-Dominion Bank) and TD Wealth Private Trust (offered by The Canada Trust Company). All trademarks are the property of their respective owners.® The TD logo and other trademarks are the property of The Toronto-Dominion Bank or its subsidiaries.

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THOMAS PARGETT

If anyone understands the unique circumstances of educators, school districts, and higher educational institutions, it's Thomas Pargett. He's an educator-turned-fiduciary advisor with a decade of experience in finance who, as a senior wealth advisor for BerganKDV, is devoted to serving high-net-worth educators, business owners, and the millionaires next door. An RIA, headquartered in Minneapolis, Minnesota, BerganKDV started as a tax firm in the 1940s before launching a wealth management division in the early 2000s. Offering both CPA and wealth management services, the company serves clients across the Midwest. Thomas joined the firm in 2019, and he immediately set to work launching the company's first-ever wealth management office in Nebraska. From his Omaha location, he's responsible for the growth and development of BerganKDV' s private client wealth management offering across the state while overseeing $30 million in assets under management for 30 households across the country. Thomas serves clients from institutions all over, including Boys Town National Research Hospital, University of Nebraska Medical Center, Morningside University, the University of Nebraska—Lincoln, and he serves each of them personally. "There is no hand-off when clients engage my team and I. I lead our clients from the very beginning of the relationship," Thomas says.

It was his dedication to the education field that catalyzed his determination to create differentiation around high-net-worth educators—an area in which few advisors specialize. "I used to be an educator, so I have a lot in common with them," Thomas says. "I know their situational and financial challenges and I understand how to balance the multiple qualified plans and pensions specific to them." The consummate teacher, Thomas also shares his insight and knowledge with the public through his expository essay, *Five Gaps & Five Solutions of Financial Planning for Leaders in Higher Education*, and as the host of *The Big Plan on Campus* podcast. "I tell everybody the reason I left teaching is that I love to teach, but didn't love being a teacher," he says. "My role allows me to teach every single day. And that's what I love." Thomas holds a B.S. from Morningside University, an M.B.A. from Creighton University, and is a CERTIFIED FINANCIAL PLANNER™ as well as a Certified Financial Behavior Specialist®.

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PRAMIT MUKHERJEE

Pramit Mukherjee brings his wealth of experience to Legal & General America where he was hired in August as a Senior Investment Manager of the firm's US Pension Risk Transfer business, which wrote $1.6 billion in premiums in 2020, and Protection business, which issued more than $57 billion in new coverage in 2020. In his role, Pramit leads the research on new asset classes and implements new investment strategies that offer attractive risk/return profiles in a capital-efficient framework. He continues to develop thought leadership in his new role as he has done previously. Prior to joining Legal & General America, Pramit helped build a reinsurance company in New York from scratch, which accumulated nearly $1 billion AUM in only a few years focusing on investments in private and structured credit and real estate. He also developed robust portfolio and risk management frameworks to ensure sustainability and profitability. Pramit's diverse background includes an equity analyst and portfolio strategist with Goldman Sachs, where he constructed thematic investment ideas for institutional investors like pension funds, insurance companies, and asset managers. He was on the team that created GS thematic ETFs and developed M&A probability framework for equity price targets. Pramit's first job was with Credit Suisse as an investment banking analyst, covering consumer and retail sectors, and was an integral part of major consumer M&A and IPO deals, including Heineken's acquisition of Asia Pacific Breweries in 2012. Pramit has been in finance since he graduated from the Indian Institute of Technology in 2010. He further expanded his skillset with an MBA from NYU Stern in 2018. He has been building a considerable career ever since with investment roles at prestigious firms, and as a member of FIIN, LSTA's Business Loan Coalition, and CREFC, and a speaker and panelist at investment conferences by IMN and SCI. Pramit is passionate about investment management as it allows him to explore unconventional routes and encourage his motivated, entrepreneurial nature. It also allows him to build long-lasting relationships in his career. But most of all, his inspiration comes from the humility of his industry peers and experts. "I try to live up to their standards," he says, "to always be grounded and humble." Pramit's hobbies include painting, cooking different cuisines, mentoring students and young professionals, and fitness. His interests include non-profit activities like Charity Water and Child Rights and You (CRY). He was a *Community Team Works Champion* at Goldman Sachs, supporting underprivileged communities. Additionally, Pramit is an animal rights activist and a member of People for Animals (PFA).

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TONY FESTA

Driving down any thoroughfare on the planet, everyone notices those free-standing commercial enterprises peppering the horizon. They are a *who's who* of many of the world's most popular single-business properties: Starbucks, Taco Bell, Wendy's, and Chipotle, to name a few. As director and capital advisor for Tauro Capital Advisors, they are Tony Festa's clients. Based in Los Angeles, CA, the firm is laser focused on commercial real estate, specializing in sourcing capital for transactions across the country—and Tony is the maestro for these arrangements.

Tony joined Tauro Capital Advisors in 2017 as one of its first hires, specializing in sourcing acquisition, refinance, and development financing for single-tenant net-lease properties for clients across the country. The company's founders have over 35 years in the industry, both on the brokerage side as well as on the banking and capital structuring side, reflecting the true combination of experience and expertise for which the firm is known. This creates a formidable force at the intersection of the commercial real estate investors and developers on the one side, and the banking and private investors on the other. Tony adds the final ingredient: development financing.

"In other firms, someone in my position operates pretty much alone, bringing in business, structuring financing. At Tauro, the partners and the entire shop work with every client. It is real-world collaboration, and I gain the experience of the entire team," Tony says. With a talent for problem solving, Tony confronts the inherent challenges of these retail enterprises, whether it's permitting and construction hurdles or navigating a host of permanent financing choices. Serving both investors and developers, he tailors solutions that not only offer the best possible terms, but also those that align with the specific investment goals of each of his clients, who stand at the center of everything he does. "Whether they're looking for stable cash flow, passive income, or building generational wealth, it really comes down to building and fostering relationships with our clients and helping them reach their goals." Tony received his BBA and MBA from Pepperdine University's Graziado School of Business with a concentration in real estate finance and investment.

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BRIAN GRAMLICH

Brian Gramlich is the owner of Terrydale Capital, a leading commercial real estate financing and advisory firm headquartered in Dallas, Texas. Since its founding in 2017, the company has built strong relationships with major banks, lenders, and family offices across the U.S. and stayed in close contact with top-tier real estate sales brokers, investors, and REITs regarding opportunities of all sizes. This allows the firm to keep their fingers on the pulse of the market and to deliver some of the most competitive financing solutions in the industry. "Our mission is to help commercial real estate investors structure their financing needs and to take as many challenges out of the loan closing process as possible," says Brian.

Brian first saw the need for a more transparent view of real-time quotes and loan information in 2005 while helping to start a real estate brokerage in Kansas City. He then went on to oversee 1,500+ short sale transactions for a finance and servicing firm in Dallas, TX before ultimately launching his own firm. From its inception, Terrydale has focused on the basics, placed high regard on client relationships, and provided multiple means of interaction—including the innovative program, Terrydale Live, which allows clients to see market deals quoted in real time.

With over 60 years of combined experience, Brian and his staff use their expertise to take creative approaches to problem solving and keeping clients on the right track—no matter the size of a portfolio or scope of a project. The expert team takes the anxiety and guesswork out of closing a loan. "We're always interested in discussing commercial loans with new clients and invite anyone who has enjoyed reading our story to reach out and let us know. In return, we'll credit them on our fee at closing for the appraisal for up to $3,500," Brian says.

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MIKE MORAN

After nearly 8 years in healthcare mergers and acquisitions, Mike Moran found himself in the unique and exciting position to start his own M&A advisory firm with two fantastic and equally talented partners. Prior to forming M&A Healthcare Advisors (MAHA), Mike and his two partners had executed more than 50 successful transactions over the previous four years, and officially formed MAHA in July 2021. Their company is located in Los Angeles, CA, but Mike and his team represent healthcare businesses nationwide. MAHA specifically focuses on the lower middle-market which includes healthcare businesses generating between $5M and $100M of annual revenue. “We’re unique because our experience offers clients in the lower-middle market access to institutional level transactional support that is typically only provided to clients with much larger businesses. It’s a surprisingly underserved market, full of advisory firms who simply make introductions to buyers, but don’t have the process or transactional experience which is critical to achieving a successful outcome,” Mike says.

MAHA is an attentive advisory firm with a depth of experience in every phase of the sale process. Their core purpose is to provide comprehensive, efficient, and committed transactional support for their clients. The MAHA team is highly accessible, experienced, and process-driven, as well as relentless in their advocacy for their clients. As seller representatives, Mike and his team work hard to maintain leverage for their clients and protect their best interests. They also provide M&A consultation and expert valuation services. Mike also works very diligently to add significant value to the transactions he facilitates. “When representing a client through a sale process, we usually work with them between 4 to 8 months or longer for unique situations. Undoubtedly there is a strong bond that’s formed, and we’ve been fortunate enough to sustain relationships with most of the business owners we’ve represented,” he says.

Selling a business is a major decision and often a stressful process, but Mike is dedicated to supporting those who may not otherwise get the quality representation they really need. “In some instances, especially with our clients on the verge of retirement, the financial gain from selling their business is meant to carry them for the rest of their lives, so this is a monumental responsibility, and we understand that,” he explains. “Being able to do important work, do it well, and receive the confidence from clients that we’ve represented in selling their life’s work is what drives me and my partners every day.”

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BIKRAMJIT SINGH SANDHAR

Bikramjit Singh Sandhar started his career in income tax in the 1990s and has worked in the finance industry since 2005, and through it all, he noticed something: People don’t know a lot about finance. “Regardless of their level of education, whether they were doctors, engineers, or lawyers, like many of my peers were, or immigrant families, people needed help improving their knowledge in this area,” he says. “I realized I wanted to bring strategies to those who didn’t know money management.” And he’s just the learned business leader and savvy financial mind to do it. He’s a serial entrepreneur who has studied the discipline to drive numerous successful ventures. In 2011, Bikramjit founded LifeOne Financial Services, where he not only provides insurance investments and succession planning for individuals, families, and corporations, but is helping them gain financial literacy to realize their dreams. Headquartered in Surrey, British Columbia, LifeOne serves clients in four provinces and plans to expand further. “‘The sky’s the limit’ is something I practice and preach,” he says.

Bikramjit’s large team of advisors, estate lawyers, estate accountants, and other experts offer a holistic approach to insurance, investment, and planning, analyzing each situation from multiple angles and perspectives to get the best results. But their attention doesn’t stop there. They make sure that the people they help also have a solid understanding of tax laws and regulations so that they can develop a plan to make the system work in their favor and make educated choices in the future. “My mission is to provide financial literacy and knowledge to all of my clientele. Financial knowledge is freedom!” In addition, Bikramjit and his team also train people just entering the industry so that they can build their own careers.

Though his focus is finance, for Bikramjit, it’s not about the money. It’s about making a difference and having a positive impact on individuals and communities. Outside of LifeOne, Bikramjit has been involved in outreach and charitable work in Canada and internationally, working on youth initiatives, and was even featured in a documentary about his work. “I’m grateful that I have become an integral community member with a wide network and that I’m able to help all those who approach me,” he shares.

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GERRY MENARD

A business-driven, results-oriented entrepreneur, Gerry Menard has a passion for helping companies by implementing advanced recruitment techniques**.** After working for two years as a partner at his best friend's recruiting company, his love for the industry compelled him to start his own agency. In April 2020, Gerry launched Montreal-based Spartanium—a recruitment firm that specializes in placing high-quality professionals to meet the needs of businesses in construction, insurance, accounting, finance, law, and many other fields. With a focus on small- and medium-sized businesses of 50 employees and up, Spartanium serves clients across Quebec and is currently expanding into Ontario and British Columbia, and looking toward implementing advanced recruitment techniques to further broaden their offerings. As the firm's motto says, it handles "everything from candidate vetting to interview prep to placement."

Despite being launched at the onset of COVID, Spartanium has seen impressive growth—no doubt the result of the firm's tailor-made solutions adapted to each client's organizational, cultural, and economic challenges. Guided by the constant objective to add value, performance, and synergy, Gerry and his team seek out high-level candidates to meet the needs of the business and connect companies with the right framework for particularly demanding positions. Spartanium also uses social networks to expand its relationships around the world, identifying professionals with rare skill sets and specializations as candidates for new, exciting positions in which their careers can flourish.

Prior to his current role, Gerry served for nearly seven years as an officer in the Canadian Armed Forces while simultaneously earning a bachelor's degree in literature and politics. "As a military officer, I promoted the values of Canada, but work is at least a quarter of our lives, so I wanted to do something meaningful and that I enjoyed," he says. That is why Gerry ensures that everyone at Spartanium remembers the letter "C," which stands for the candidate and the client, as they are at the core of everything the company does.

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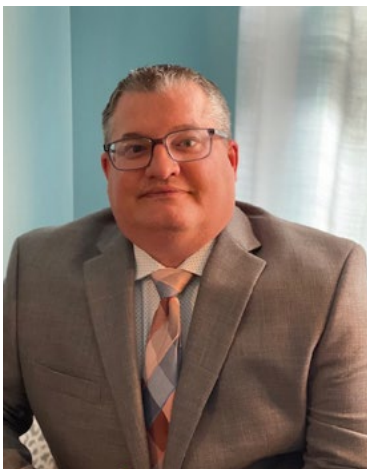
NICK WOLCOTT



Nick Wolcott has been in risk management and finance for over 17 years, holding mortgage quality control and leadership roles with major companies like State Farm Bank, Fannie Mae, and GMAC/Ally, so he knows a thing or two about keeping financial institutions safe. A Certified Fraud Examiner since 2017, he is today a risk management professional at Gate City Bank, where he's responsible for mortgage and servicing quality control and expanding and maintaining the bank risk framework including regulatory change management across the entire enterprise. Gate City Bank, headquartered in Fargo, North Dakota, has 43 branch locations throughout the U.S., was ranked #4 in the country on the *World's Best Banks* list, and named *Best Bank in North Dakota* by *Forbes*.

While his myriad of responsibilities are broad and complex, Nick's approach is guided by his fundamental mission to keep Gate City safe and stable, from ensuring loan quality to reviewing, developing, and updating policies and procedures as trends, regulations, and guidelines evolve. And it's not his first time doing so. While working with State Farm Bank, Nick reduced their exposure to repurchase risk by 60%. At Figure Lending, he successfully built out an entire risk and control department, complete with agency-approved quality control and technology integration. He also helped shape the industry wide QC tools and training at Fannie Mae, which lenders across the country use today. It is his unique combination of skill and experience and a passion for research that have time and again helped institutions flourish. "I like using data analysis to get to the root of the problem, then developing a solution from there." But it's not all data. Nick also draws on his natural empathy and emotional intelligence when working with colleagues across all departments. "I enjoy working with business units within my company," he says. "I get to interact with so many different people because QC touches everything. That's the best part of my job: it's always something different."

Originally from the Chicago suburbs, Nick currently resides in Charlotte NC, while previously living in the Philadelphia area for the previous 15 years. He holds a Six Sigma Black Belt and a certification in business creativity, collaboration and inclusivity from MIT Sloan School of Management.

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JEN EARYES

Jen Earyes has embarked on a self-directed tour of senior-level corporate finance within Fortune 500 companies and now brings 15 years of finance experience to the table as managing director and head of policy of the Structured Finance Association. She's served in the capital markets in sectors ranging from derivatives trading to liquidity management as well as in corporate development. She's worked as a venture capitalist and handled international mergers and acquisitions. Today, she's taking her considerable and multifaceted experience to help improve outcomes for the ecosystem of structured finance. The Structured Finance Association is a member-based trade industry advocacy group focused on improving and strengthening the broader structured finance market. Members of the association represent all sectors of the securitization market, including issuers, investors, financial intermediaries, law firms, accounting firms, technology firms, rating agencies, servicers, and trustees—comprised of more than 370 member organizations.

"My experience allows me to effectively advocate and explain to policymakers the impact of regulations on businesses, and by extension to Main Street. Sometimes finance terms can sound more complicated than they are, being able to explain a seemingly complex concept using real experiences makes communication more effective. Ensuring policymakers understand the impacts of policy on American businesses and households is so important," Jen shares.

As head of CFO strategic initiatives in 2018, she led the immediately successful effort to bring in $2.2 million in savings in her first 18 months. She also renegotiated a library of hedging contracts resulting in a $120 million increase in daily liquidity.

Jen credits her innate creativity and analytical mind to solving myriad challenges. "I see everything like a puzzle—it all comes with creative solutions," she says. "I love being able to leverage my existing experiences and see the tangible impact of my work," she says. "No matter my role, my eye is on continuous improvement – reduce the risks and find cost savings."

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SCOTT J. GREENBERG

Scott J. Greenberg, CFP®, ChFC, RICP, has always loved working with numbers and helping people, so as a college student who saw the tremendous impact of the 2007-08 financial crisis, he resolved to join the financial industry to help others avoid the mistakes of the past. Without wasting a moment's time, Scott passed the FINRA Series 7 registration during his senior year of college, graduated on a Friday, and then launched SJG Private Wealth Management the following Monday in Falls Church, VA. In alliance with Equitable Advisors, SJG was founded with the mission of helping successful professionals in the D.C. metro area create, grow, and protect their wealth. With a focus on retirement income and tax efficient investing, SJG works with clients to develop and implement portfolio strategies, which allow them to concentrate less on money and more on enjoying their lives. Since opening their doors in 2010, SJG has served over 500 clients, expanded to maintain several offices, and was named the *2019 Business of the Year* by Brick Chamber of Commerce.

Currently accepting clients exclusively by referrals, SJG now serves families nationwide, following four core commitments: straight talk, proactivity, logical advice, and transparent costs. "We don't do any marketing or advertising, as our goal is to earn referrals by providing the best experience possible for our clients," says Scott. However, he does credit significant involvement in Rotary International for part of SJG's success, as he has been involved with the civic organization for over a decade, serving as a local club president and district treasurer among other roles.

Scott has received numerous recognitions, such as 2017's *Forty Under 40* by *NJBIZ Magazine*, multiple *Five Star Wealth Manager Awards*, and features in *Forbes, Washington Post, Asbury Park Press, Ocean and Coast Star, NJBIZ, The American Bar, Fortune,* and *Washingtonian*. However, his biggest reward is the free time he gets to spend with his family and his wife, Kait. "She is an enormous part of our success," he shares.

Scott J Greenberg offers securities through Equitable Advisors, LLC, member FINRA/SIPC (Equitable Financial Advisors in MI & TN). SJG Private Wealth Management is not owned or operated by Equitable Advisors. PPG-160182 (Exp 5/23)

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MICHAEL LONGLEY

As managing director and head of business development and delivery for Sanctuary Wealth, Michael Longley has cultivated the perfect balance of curiosity and analytic skill to help emerging financial advisors build their dreams, and the dreams of their clients. After 15 years in the finance industry, including a four-year tenure as one of the youngest COOs of one of Merrill Lynch's wealth management divisions, he knows how to leverage the hard metrics of profitability and practicality with the more elusive, human aspects of financial literacy. Sanctuary Wealth, based in Indianapolis, Indiana, is a platform for independent financial advisors, covering compliance and supervision, technology, human resources, asset management, custodial support, and everything else needed for success. It's not just resources—it's a community. Founded in 2018, Sanctuary's network of partner firms spans more than 20 states and holds over $17B in assets. It includes several subsidiaries such as investment advisor, Sanctuary Advisors, and broker-dealer, Sanctuary Securities.

As part of Sanctuary's executive leadership team, Michael empowers entrepreneurial advisors as they build their independent wealth management companies so that they can in turn, support their own clients. He advises them on practice management, marketing, and operations, taking a tirelessly hands-on approach from the earliest days of the process and throughout their entire experience. His deep understanding of Sanctuary's custodians, vendors, and partners means Michael can analyze and explain any problem to any audience, whether it's management or a partner firm, and he isn't afraid to venture deep into the weeds to get results. Currently, Michael works with 57 partner firms, with 20 of those added this past year alone. He also leads Sanctuary's business delivery group, providing approachable, digestible sales reporting, performance metrics, and other resources.

Seeing his partner firms grow is most rewarding for Michael. "I love being there when they launch, watching them flourish, and really helping them maximize the efficiency of their businesses."

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ROB JAFEK

Driven by his passion for finance, operations, and education, Rob Jafek is a serial entrepreneur who has founded a host of successful ventures over his career, including three flourishing investment firms—all while remaining committed to educating future financial leaders as an adjunct professor at both USD and UC Berkeley. Rob has a long history in the finance industry, working with companies such Morgan Stanley, Tiger Management, Nicholas Applegate, and Torrey Pines. In 2016, he took all his years of experience and passion to found a company with the mission of helping to revitalize communities, Boomerang Capital Partners. Ranked among *Barron's Top 100 Hedge Funds*, the Mesa, Arizona-based real estate finance company works with commercial and residential real estate companies throughout the U.S. A thought leader in his field who cares as much about his clients as he does his industry, Rob shares his knowledge and expertise as a regular contributor to *Forbes.com* and other publications and as a member of the Forbes Real Estate Council.

Boomerang's focus is on lending and equity investment opportunities with strong growth potential and stable returns. Their borrowers are real estate companies looking for innovative financial solutions that they might not be able to find with banks. And Rob and his team are so good at providing these solutions that the majority of their clients come back time and again. Boomerang owns and manages a number of commercial properties for companies around the country, helping them add value to those properties, and also offer fix-and-flip and rehab services for residential properties, which helps residential real estate companies give dilapidated homes a new chance at life, which in turn injects new life into entire communities.

Rob's role as an educator is deeply important to him. "I really enjoy using my insight and experience as a successful finance entrepreneur to help these future generations on their way." As a finance professional, helping his Boomerang clients is a major source of joy. "I feel like I'm providing something for them that they can do for themselves. I'm proud of the jobs I've created and careers I have helped, either through creating the opportunity or helping people progress."

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GRACE STATEN

With over two decades of experience, Grace Staten is an award-winning industry leader with a host of accolades—among them *2021 Woman of the Year* by the American Business Women's Association (ABWA)'s Orange Park Charter Chapter, *2020 Woman of the Year* by the Women in Insurance and Financial Services, and the *Circle of Excellence Topaz Award* consecutively from 2018 through 2020. This year, she was sworn in as one of two vice presidents of the Accounting and Financial Women's Alliance, a national board where she one day looks forward to transitioning into the presidential role. As vice president of marketing at Coastal Wealth, a MassMutual firm, she uses her expertise and passion for her work to manage diverse responsibilities and clients. Based in Fort Lauderdale, Florida, Coastal Wealth provides financial advisory and planning services for individuals and businesses creating personalized portfolios to help clients manage their wealth and plan for the future.

In her role, Grace creates and manages promotion plans, campaigns and initiatives, including cross-departmental projects and integrated marketing projects that include the firm's technologies and programs. She's a hands-on leader, working closely with her firm to find the best way to reach prospects and clients through campaigns and communications. Grace's expertise doesn't just help her firm as a whole, though; many of her clients are financial professionals looking to market their own practices, both individually and as teams. For this group, she provides mentorship, helping them narrow down markets and develop marketing plans, client segmentations and client service models.

Grace is also dedicated to her community. She's been involved with her local ABWA chapter since 2014; sits on the board of directors for the Girl Scouts of Gateway Council, a financial literacy volunteer for Junior Achievement of North Florida; and volunteers with the BASICS after-school program with Hope Haven. Her volunteer work has also won her the *Outstanding Volunteer Award* from *Jacksonville Magazine*.

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PETER MORTENSEN

Peter Mortensen is the managing director, head of investment risk and performance analytics with Russell Investments – a leading global investment solutions partner that works with institutional investors, financial advisors, and individual investors. He is responsible for market and liquidity risk management across all asset classes of Russell Investments' $325B AUM, including equity, fixed income, hedge funds, and private markets. Peter has been in the finance world for 15 years, with the last nine of those spent with Russell Investments. Originally from Denmark, Peter joined the firm in a junior role within a small investment risk team of four people. Armed with a Scandinavian management style of direct, honest communication and an exceptional aptitude for finance as a Fulbright scholar with both bachelor's and a master's degrees in economics, he rose through the ranks. Today, with a CFA, FRM, and a host of other certifications, Peter is the managing director of a team that has swelled to 40 investment risk and performance analytics experts, who are responsible for designing, developing, and implementing the propriety risk and performance attribution system used by the entire company and its clients. Developing this system has been one of the team's top priorities. "We firmly believe if you can't model something then you can't manage it, so data design and model development is close to our hearts. One of the reasons the team has been successful is because we took ownership of not just the implementation, but the design and development of the entire system. In order to be effective, it was critical that we fully understood how it fit into the business and was used." Russell Investments is focused on being ever more tech enabled, so his team is also playing a key role in executing on the company's data strategy, which they were also heavily involved in designing. "We're proud to have become the golden source for data and analytics within the company," he says. "Solutions can easily become convoluted and ineffective if your approach is to look at each problem individually and fail to see it in context of the system, as a whole. It has been our strength that we wholly understand how the analytics are used on a day-to-day basis and fits in with the overarching business goals. Only with this understanding do we begin to design." He continues, "We typically don't ask what they want - we ask what they ultimately want to achieve." This concept of understanding tasks from all angles is something that Peter tries to adhere to in all his endeavors for Russell Investments, and is something he consistently reiterates to his team: "Don't just learn the tasks you must do but understand what you are doing - and why."

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NICHOLAUS ROHLEDER

Nicholaus Rohleder grew up in Tulsa, Oklahoma, surrounded by the oil & gas industry. His grandfather, Gilbert Rohleder, was one of the founding principals of the Mid-America Pipeline Company, later MAPCO, which evolved into a Fortune 500 company and one of the world's largest broad energy companies. Following in his family's footsteps, Nicholaus spent his free time holding manual labor jobs in the oilfield growing up to learn the business. During that time, Nicholaus realized the industry his entire family depended on was about to change forever. Seeing this as an opportunity rather than a threat, Nicholaus went on to study sustainability management and environmental economics at Columbia University and environmental engineering and technology at the University of Pennsylvania. In July 2019, he co-founded New American Energy. With offices in Tulsa, OK and New York City, the vertically integrated asset management firm focuses on the clean and environmental technology sector, strategically positioned at the intersection of energy's past and future.

In 2020, he was appointed as an independent director on BioHiTech Global's board of directors, making him the youngest independent director of a NASDAQ-listed company at the time of appointment. Serving as both Co-CEO and portfolio manager for New American Energy, Nicholaus is responsible for the implementation of the firm's investment strategies and corporate capital allocation. Since inception in October 2019, the firm's flagship clean technology hedge fund has returned 55.1%, which Nicholaus credits to the skills of his colleagues; CIO, Walter Nasdeo, the longest-standing analyst covering the clean technology sector; and co-CEO, Andrew Gold. The fund invests in public companies at the intersection of growth and value that are well-positioned to benefit from the growing megatrend of decarbonization. Nicholaus also holds several independent directorships at clean technology investment bank, Ardour Capital; integrated carbon management company, American Hydrogen; energy infrastructure developer, Lone Cypress Energy; and climate-focused media company, Climate & Capital Media. "I am exceptionally fortunate to be surrounded by a world-class team. It's intellectually stimulating but the idea that we're doing well by doing good is really what drives me," he says.

NEW AMERICAN ENERGY

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MILENA MCENROE

Milena McEnroe is proud to say she's spent her entire career at U.S. Bank. She's been in finance since 2008. From there, she rose quickly through the ranks to private banking associate, branch manager, and wealth management banker, to her current position as mortgage loan officer. U.S. Bank, headquartered in Minneapolis, Minnesota, is the fifth-largest bank in the United States, serving millions of clients with banking, investment, mortgages, and more. Milena's varied career with the institution has made her an expert in various aspects of banking and loan origination. Her skills and success with clients won her a *Pinnacle Award* for achieving the top 10% production as a branch manager at U.S. Bank in 2016.

Today, as a mortgage loan officer, Milena helps clients with all their mortgage needs, purchasing or refinancing a home, as well as long tern planning. She also works with realtors outside of the bank. "I think having gone through so many roles in banking gave me not only knowledge, but the ability to find answers," she says. "I can always find an answer for my client." She's also been able to build meaningful relationships within the bank, ensuring success for all, including the clients. "If I can't help somebody, I can find someone who can. So, while I'm using my expertise to help my clients with their needs, I actually have the entire U.S. Bank team behind me."

Building these relationships, many of which have lasted for nearly a decade, is Milena's favorite part of the job, and she's sure to make each and every client feel fulfilled and attended to. "It's the best part of my job that I get to know my clients very well," she says. "I get to be part of their financial life and help them through the years. I always go the extra step for them. I want to know them on a personal level so that I can understand their unique goals, situations, and lifestyles. This allows me to develop a plan that will work best for them."

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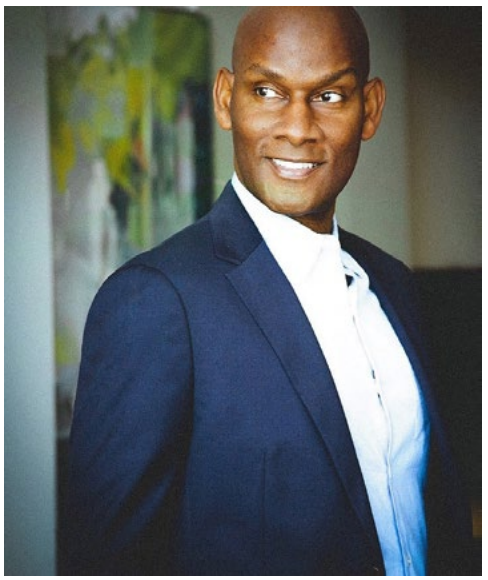

KEN PRESLEY

Ken Presley brings over 15 years of finance and business leadership experience to his role as vice president of finance at Cherre, the leading real-estate data management and analytics platform, based in New York. Cherre is the largest real estate knowledge graph in the world and is trusted by the industry's most important stakeholders to deliver mission-critical performance and reliability. Ken joined Cherre in early 2020 as finance hire number one. "I am building a unified finance infrastructure to enable rapid decision making, and I'm helping to define the vision for long-term success," Ken says. "That involves being world-class in all aspects of finance and accounting, as well as being a core part of each functional team, helping to set the strategic direction for Cherre."

The founder's vision for Cherre has always been extremely far-reaching – to transform real estate investing, underwriting, and management into a science. To achieve that goal Cherre would need to convince the entire industry to work together for the first time. We would need to bring every data vendor into the network to share data with Cherre, and for many, this would be the first time they have ever shared data with anyone. We would need to show them that we would protect their hard-earned IP, and at the same time, create and strengthen new and impactful use cases for their data. This is exactly what we did. Together.

Prior to joining Cherre, Ken held roles of increasing responsibility at GroupM, Bonobos, Hulu, and Amazon. He leverages these experiences at Cherre, and, like the company itself, he is on a mission to be the very best and is always looking for new ways to be driven, curious, and empathetic. When he is not working to make Cherre the best real estate data management and analytics platform on Earth, Ken is helping to make the world a better place through his work with programs to increase voting access. Ken is also an avid fan and participant of live music, and a jazz music enthusiast in particular.

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MAHATI MUKKAMALA

When Mahati Mukkamala met Max Skinner at an event, they learned they had both been affected by profound loss. Max's mother had taken her own life, and Mahati had lost his sister at a young age. The two wanted to make something that would help people, especially young people, feel that they were not alone in the world, and could work towards making the world a little better. And thus, Thropic was born. Based in Boston but working worldwide, Thropic offers a variety of online fundraising solutions and marketing services to small nonprofits, providing an alternative to other third-party fundraising sites, which is especially appealing to small, grassroots organizations. Besides customizable fundraising pages, Thropic offers sweepstakes for incentivized donations, donor management services including analytics and tax forms, and marketing solutions. Because of their low overheard, they can offer this all for a flat fee. Today, Mahati is Thropic's CFO, helping the company work with a number of organizations across a variety of focuses, including environmental, education, healthcare, and human and civil rights causes. Thropic has also raised money for suicide prevention as well as for nurses during the COVID-19 pandemic. "We make sure we align ideologically with the cause, but we don't have a specific focus," Mahati says.

Mahati has always been naturally inclined towards math, and genuinely enjoys solving problems and finding creative solutions for Thropic. "I enjoy putting things together," he says. He and his family moved to the U.S. in 1999 when he was 12, and though he graduated from UMASS at the height of the recession in 2009, he landed his first job with a nonprofit company, helping educate folks during the financial crisis. He went on to earn an MBA from Syracuse as a member of Beta Gamma Sigma, graduating in the top 10% of students in the country. In addition to working as CFO at Thropic, he is also the treasurer for Asian Women in Health, a nonprofit focusing on healthcare in the Asian-American community, and is a contributing writer for *Forbes*. And though math has always come easily to Mahati, it's not about the numbers, but about making the world a better, brighter place. What's truly his favorite thing? "People who are kind."

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JACE LOTZ

Jace Lotz has worked cross-functionally between the accounting and finance platforms of more than 75 startups as well as spearheading diligence efforts for over $500 million in accumulated capital raised since 2014. After a six-year career that included roles as an auditor with KPMG and senior controller and operations manager for inDinero, Jace incorporated these experiences and officially launched Ursa Consultants to provide companies with a partner. Ursa Consultants offers accounting and CFO services, grounded in commitment and integrity, to help fill the gap that founders often confront in the search for external accounting and finance providers. With a primary focus on startups, Jace and his team assist clients in challenging decisions to help grow their business, raise capital, and find their exit, allowing them to achieve scalable and predictable growth with a trusted financial partner. In just the last year, Ursa's client base has grown an astounding 800%, and their motto says it all: "Commitment, loyalty, and integrity. We've got your back and your books!"

Jace understands that the key to assisting clients in achieving financial success is a close, hands-on relationship. "As our clients company's grow, they need a trusted partner who knows them, their business, and aspirations," he says. "By partnering with our clients, we're positioned to provide top-tier reporting and project execution better than other fractional resources." His considerable experience in finance allows him to adapt to clients' growth and provide scalable support in the areas of financial reporting and modeling, bookkeeping, budgeting and planning, tax, compliance, and CFO advisory services. "I enjoy being able to take the work that is stressful or confusing for my clients and allow them to devote their focus on what is important to them," Jace says. As Ursa Consultants continues to grow and develop, we are interested in meeting with talented professionals to join our team in providing solid, experienced financial support and consulting. With this projected growth, Jace is excited to share his passion for excellent client support. "It's rewarding to be able to solve problems and support clients as they grow their business."

Jace holds a B.S. in accounting and finance from the University of San Francisco.

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JUSTIN TRIPODI

Justin Tripodi says his approach to business is "*transforming data into creative vision and strategic growth.*" For over 15 years, Justin has been advising C-level executives and startup founders on solving complex business challenges, designing growth strategies, and optimizing fiscal capabilities. His background in finance (VP, Cantor Fitzgerald & Co) and marketing (VP, Ruckus Marketing) provides Justin the visionary and operational experience to unlock viable solutions that are data-driven, innovative, and profitable. But what makes Justin truly unique, according to one client, is that he "*approaches projects with authentic optimism and enthusiasm to see you succeed.*"

Justin's core philosophy is that emerging companies need and deserve uncompromised advocacy, disciplined problem solving, and result-driven performance. That is why in 2014 he launched Just Venture Corp, a strategy + finance advisory firm that provides startup building and growth partner services. Justin and his company have helped clients achieve 100% annual growth, identify new market opportunities, maximize business models, create operational efficiencies, and gain sustainable profitability. Just Venture Corp's core focus is crafting long-term strategies and short-term tactical plans that are rooted in a company's fiscal capabilities. As Justin explains, "a matrix of understanding, planning, and managing your financial situation will determine what solutions are realistic, given your available resources, cash flow position, and risk profile. It's a transformative force that bridges the gap between strategy and results; and connects the dots between opportunity, product, positioning, marketing, revenue, and costs."

Justin received an MBA and BS, *Summa Cum Laude*, from Binghamton University's School of Management. He is a member of the American Marketing Association and Beta Gamma Sigma; a Lean Six Sigma White Belt; a former World Powerlifting Champion; a mentor to students and young founders; and an advisor to multiple businesses.

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MATTHEW GUZMAN

Global Lumpers Services LLC

Matthew Guzman founded Global Lumpers Services with his father, Edgar, in June 2020, when he was just 19 years old. Currently a student at George Washington University, Matthew already has what most students only dream of—the experience of running his own company. Global Lumpers Services, located in East Windsor, New Jersey, provides cargo transfer services, unloading cargo into warehouses and then reloading it onto transfer trucks that take the goods to major retailers such as Target and Walmart. Within six months of its launch, Global Lumpers was already handling a daily average of some 6,000 units of imported cargo across their 10 warehouses. As the young leader of this fast-growing company, Matthew brings a breadth of knowledge that belies his age. With a background in finance and accounting and skills with business intelligence tools such as Tableau, he has ensured the consistent profitability of the business since it opened its doors. But it's not profits that guide Global Lumpers—it's people. "By aligning our priorities of safety, quality, and efficiency, we have not only kept those who look for our services satisfied, but set precedents in employee satisfaction across our company," Matthew says.

Matthew learned about the warehouse market through his father, a 20-year veteran in the field. As a rising star in finance—with a coveted internship with JP Morgan with a focus on investment banking—Matthew manages the Global Lumpers expenditures and employs Tableau to keep abreast of the company's progress and to adjust staff size and expenses accordingly. "My passion for banking has opened up many windows for me in regard to understanding what it takes to valuing companies we want to work with and how much we should expect our price ranges to go for," he says.

But it's not just the money and the numbers that drive Matthew. For him, it's more personal. "What drives me is seeing how hard my parents have worked their whole lives. Their work ethics are incomparable. Whether I'm working at JPM or my company, I know I have to put in 110%, because that extra 10% is going to differentiate me and us from the competition." He's also inspired by his employees. "Seeing their faces at our main warehouses and having them content, that's my motivation. Seeing them excited to come in every day tells me I'm doing a good job."

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NANCY TENGLER

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Nancy Tengler has been in the investment management business for over three decades. Nancy is dedicated not only to finding innovative ways for her clients to manage and increase their wealth, but also to help empower women to jump into investing themselves. Today, she is the chief investment officer at Laffer-Tengler Investments in Scottsdale, Arizona. Laffer-Tengler is a wealth and asset management firm building custom investment portfolios for clients across the country. The company has locations in Tennessee, Arizona, and North Carolina. Nancy, who joined the firm in December 2018, is responsible for active equity management research and portfolio management as well as leading the firm's wealth management services. She writes a column for *USA Today* and guest posts on *HerMoney* providing tips and information to women looking to expand their investment knowledge, and wrote a book, *The Woman's Guide to Successful Investing*, in 2014. Prior to joining Laffer-Tengler, she held several senior leadership roles in investment management, taught college for five years, and earned her MFA in creative writing. Nancy's approach to investment management is one of total transparency and customization. First, when clients work with Laffer Tengler there are no hidden or surprise fees. "Our clients know exactly what they are paying for our services," she says. "The compounding of fees can have a significant, deleterious effect on long-term total return." Second, no two portfolios ever look the same because Laffer-Tengler does not use models but instead crafts a personalized portfolio based on each client's unique long-term goals and risk tolerance. "They're all custom, and we invest directly in stocks—we don't put our clients in other funds." This attention to personal needs as well as the dedication to transparency means that many of Nancy's clients have been working with her for over a decade. Nancy credits her success in both managing and teaching to her ability to be nimble, agile, and humble She is dedicated to financial education. "You have to be able to look at the portfolio each day and make a decision about the best position you want to be in while juggling competing narratives and data. You have to be humble and be willing to change your mind, and this is why women make great investors because they are willing to change their minds. I met smart women with advanced degrees and impressive backgrounds but who knew nothing about their family finances and investments. I was determined to do my part to change that. We tend to excuse ourselves from the conversation when we should be involved, so I love the opportunity to work with families, spouses, and children."

Advisory services offered through Laffer Tengler Investments, Inc. All investments include risk, including the possibility of loss of principal.

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LARRY HIGHTOWER, CFP®

Larry Hightower was inspired to go into the financial field when he witnessed an otherwise successful family business fail due to lack of financial planning and literacy. "I promised I would never let it happen again and dove into finance," he says. That was 30 years ago, and Larry has been dedicated to providing financial guidance ever since, working as a financial advisor with both BMO Harris Bank in Chicago as well as with Ameriprise with clients across the nation. After taking a short sabbatical, Larry founded his own company, Hightower & Boler, LLC, in 2017, where he currently serves as president and CEO, and chief investment officer. "I ensure all the investments recommended for our clients are sound, suitable investments that are compliant with FINRA regulations and best address their financial goals," he says. Hightower & Boler offers a wide range of comprehensive financial planning services including wealth and investment management, tax planning and preparation, estate and philanthropic planning. Larry values integrity above all, both personally and for his company, and ensures that all clients not only get investments that parallel their risk tolerance, but remember each step of the process as a pleasant experience with a capable and knowledgeable advisor.

While his three decades in the financial field have earned him national recognition, Larry is taking his time to build his growing client base, making sure that he's able to dedicate personal attention to each and every client. Right now, he's using his combined experience in finance and his 11-year tenure as an elected North Chicago alderman to provide services for municipal clients in the Chicagoland area. As an alderman, Larry provided expertise in the areas of bonds issuance, taxation, and revenue generation. Larry has also been an adjunct professor for the *CFP® Certificate Program* at DePaul University and Northwestern University. He also holds a certificate in philanthropic planning solutions from the Financial Planning Association and the American Heart Association. Most recently, Larry joined the board of directors for the Carole Robertson Learning Center, which provides educational services to children and families in the Chicagoland area. "Being a firm and a man of integrity is something I want to bring to my clients," Larry says. He credits his religious upbringing to his ability to stick to his values and provide the best possible service. "I try to incorporate it into everything I do. One of my favorite quotes is: 'All things are possible with God.'"

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EDDIE KNEZEVICH

If you were to ask Eddie Knezevich what he does, he might tell you he's really more of a "financial janitor," and his specialty is cleaning up financial messes, like helping his clients pay off debt, save for retirement, plan for college funding, developing investment strategies, and more, as well as providing them with the practical skills and financial literacy he feels is lacking from today's educational curricula. While "janitor" might be a good description of his role, Eddie's real title is partner and financial advisor at WestPoint Financial Group in Columbus, Ohio. In finance since 2013, he joined the company in 2020 as a Leader's Club Qualifier (2015-2021) and for more than half of his career, a multi-year *Million Dollar Round Table Award* winner (2013-2021). WestPoint serves over *200,000 clients throughout the Midwest, and has been known since its founding in 1948 for personalized attention and genuine care. Eddie and his team specialize in working with many clients across the real estate industry. "Their income is very much like ours, it's not guaranteed," he says. "We help them plan for the unknown and establish financial independence through a process we've developed called 'financial home building.'" That process includes education and reassessment, helping clients build a practice of saving, with budget strategies and forced systematic savings. "We dissect people's budgets and find holes, inefficiencies, or areas where we can improve. I always tell our clients small changes lead to BIG results. Our goal is to keep as much money inside their financial economy throughout the year as possible," he explains. The COVID-19 pandemic also posed new challenges for Eddie's clients, including being unsure about how to handle debt. For Eddie, "cleaning up messes" is tremendously rewarding work. "What drives me is being able to impact people's lives in a positive manner," he says. "I'm able to teach them practical applications, and I love helping people build a bridge from Point A to Point B in life." He's also proud to have become a financial authority within his community. Today, most of his business comes via referral. "Helping my clients, team, and family achieve their personal financial goals has been the icing on the cake."

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FARHAN NAQVI

Farhan Naqvi is using his financial industry expertise to help the world of AI enabled learning grow. As CFO of iLearningEngines, Inc.(ILE), he works with businesses, organizations, and entrepreneurs to see how can they leverage ILEs's AI platform to execute on their visions. His successful experience as a technology investment banker, and the leadership role that he plays at ILE, which he joined in February 2019, as well as his considerable prior expertise with finance services for tech companies, has also recently earned him a place on the Forbes Finance Council.

iLearningEngines, headquartered in Bethesda, Maryland, is an AI-first software company providing learning automation programs to a variety of clients, in both academia as well as enterprise. Not only do their programs help people learn new skills and knowledge sets, but also help businesses and institutions increase performance and productivity. They've worked with educational institutions, as well as businesses in the insurance, medical, retail, and aviation sectors. "The more mission-critical the training process is for a client, the more valuable iLearning is for the client, especially in fields like insurance and health care," Farhan says. The company has been named the world's fastest growing tech company for the past five years in a row, and not without reason: the company has ballooned some 30 times in only four years.

Farhan started out in finance through an MBA internship with a PE firm focused on the tech space, which he completed as part of the MBA curriculum at Harvard Business School.. It was during his internship that he developed an interest in working in tech M&A. "I loved the way these guys approached value creation," he remembers. "The internship really opened my eyes and got me initiated." After working in investment banking on the East Coast for three years, he followed his passion for technology and moved to San Francisco in 2013 to work with Deutsche Bank, helping take disruptive technology companies to capital markets and advising them on M&A. He has worked with such giants as Uber, Alibaba, Square, Yahoo, and Amazon. Farhan's favorite thing ILE's product is its AI first approach. "It's far deeper and self-evolving, which is the biggest differentiator from other companies," he says. "So from a client's perspective, the product they use after five years is still fresh and still the most advanced product they can use."

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