

SUMMER 2019 EDITION

THE TOP 100 PEOPLE IN FINANCE

FEATURING THE TOP PERFORMING FINANCE PROFESSIONALS of 2019



**ASHLEY ELSNER
IS SHAKING
THINGS UP IN
BANKING AND
PAYMENTS.**

Story on Page 7



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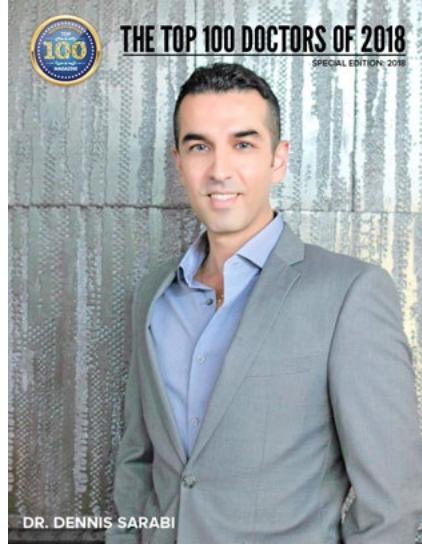
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The staff of The Top 100 Magazine would like to express their gratitude for having the privilege of working with the brightest, most accomplished and esteemed professionals in the finance industry.

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

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

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

Joseph Nunziato
CEO, Redwood Media

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THE TOP 100 PEOPLE IN FINANCE

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WILLIAM T. MURRAY III (TRIPP) REVOLUTION ENTERPRISES

Why did you choose the name Revolution Enterprises?

What type of statement were you trying to make about your company and the industry you serve?

Our goal and mission is to advance cannabinoid science. We strive to push the pace of genetic research and lead the cannabis revolution through the innovation of consistently formulated, highest-quality, lab-tested, consumer driven products.

Revolution Enterprises operates a smart, technologically-advanced facility that is designed to produce pure, consistent cannabis medicines and products in emerging and reliable forms and delivery methods. Driven by scientific advancement and the latest research in the cannabis industry, our state-of-the-art laboratory allows for in-house testing and analytics, enhancing our ability to produce the most advanced cannabis products on an industrial scale.

Our Company and our brands stand for uncompromising research-driven quality, focus on consumer needs, compassion and social justice. We make every effort to continue to educate all stakeholders about the benefits of the cannabis plants and to lead the industry in terms of disciplined, scalable and compliant operating procedures.

In this newly emerging and newly legal industry, how and why is Revolution Enterprises setting the standard?

We strive to forge long-term relationships with our industry stakeholders: consumers, employees, local communities, investors, as well as lawmakers and regulators to ensure best practices are implemented at every stage of development. With over ten years of experience in highly-regulated legal markets, we have the expertise to ensure our stakeholders are successful.

Revolution was one of the original recipients of two out of a total of 21 cultivation/processing licenses that were granted in the state of Illinois for the medical cannabis program. In November 2015, we were one of the first of four cultivators in this market when the initial program was launched. Revolution Enterprises comprises a large and measurable market share in the Illinois medical cannabis market. We have products ranging from smokable flower and derivatives to edibles in all operational dispensaries in the state. We also operate one retail dispensary in Illinois, with a second dispensary to come online in Maryland later this year. Our national expansion plans are well under way and will further establish Revolution's reputation as a reliable and top-notch cannabis cultivator, purveyor and leading dispensary operator.

From the inception of our business, we have built our platform to be scalable and replicable allowing us to expand easily from state to state, bringing our quality products to market. Our entire team of dedicated professionals brings experience, expertise, passion, creativity and adaptability to work every day. We make it a priority to properly train and educate our employees with the most up to date research, status of state and national legislation, compliance and market-driven data so that we operate each division properly.

How is your business structured? What are the different divisions of the cannabis industry that you cultivate and serve?

Revolution focuses on cannabinoid research and development which has enabled us to develop innovative extraction, purification, and formulation methods. Our continued investment in science and research positions the company to develop cutting-edge technologies and solutions that transform the industry landscape. This is the core focus

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Mark de Souza - Chief Executive Officer



REVOLUTION CANNABIS

of the Revolution Enterprises. Additionally, our Revolution Joint Ventures unit focuses on created joint ventures with other licensed operators and business groups that result in strategic partnership where we provide managed services and various IP and brand licensing opportunities. We also recently launched a Revolution Wellness line of business that will focus on various consumer packaged goods markets, in particular CBD-centric wellness products for both humans and pets. Lastly, we are developing a separate strategy that intends to capture the opportunity set created by the industrial applications of hemp.

Can you explain some of the cannabis products that Revolution produces?

It all starts with genetics. What and how you grow will determine the ultimate end product, either as traditional flower (smokable) product or as derivative (oil extract) based products. Our experts in cultivation and lab extraction allow us to create a comprehensive product line including, but not limited to:

Genetic Breeding Program

We "breed" and cultivate proprietary strains of cannabis, continually striving to create new varietals with beneficial and proven efficacy based on chemical profiles. We bring proprietary genetics to market, such as Key Lime Remedy and Blackberry Web. All are packaged in a high-grade food compliant packaging, they are child resistant, and labeled with independent tested cannabinoid and terpene profiles for the benefit and education for the end consumer.

Flower Products

Our traditional flower products (aka smokable cannabis) are cultivated to meet the standards of the most discerning, high end consumers, at an available price point. Over 150 Revolution products are processed using third party lab-tested methods to validate efficacy. Our products are 100% pesticide free, and all plants are hand trimmed versus machine harvested, thus appealing to a high-end user. Strains are consistent and we ensure that each strain released conforms to expectations for that specific varietal.

Extracts

The cannabis market is no longer dominated by the flower/smokable product. Extracts which includes vapes, edible, butters, etc. are growing in popularity. We feel that due to high demand (because of private consumption and medical reasons) the growth pace of extracts will surpass the flower demand in the future.

Formulations.

Revolution prides itself on growing the best unique strains of cannabis in its pharmaceutical grade facility. Aside from the core value of cultivating the highest quality flower inputs,

formulations used for cannabis derivatives are equally important to providing the best medicinal products for patients. Whether the delivery method is edible products or vaporized/smokable extracts, Revolution formulations are a source of pride and a market recognized core competency. Our vaporized product line includes flavored choices for everyday use, and strain specific vape cartridges where the original strain's cannabinoid and terpene profile is true to the strain input. Our edible line uses nano-technologically encapsulated innovations for more consistent and quicker absorption in patient ingestion. Our well received and popular syrup extract, our Surp brand, that can be added to cold or hot beverages for another unique delivery method. And we have created a new powder mixture for hot chocolate as a new way of enjoying our products. The highest quality food inputs along with the highest quality cannabis is the basis our for our formulation research and production process.

Hemp

The 2018 Farm Bill allows the legalization of hemp. Hemp has the potential to revolutionize the U.S farming economy while disrupting many traditional industries. It can be used in the production of over 25,000 different products and has replaced other products that were previously made of plastic, wood and concrete. By example, BMW, Mercedes, and other car makers have used hemp to replace plastic in automobile door panels. It is lighter, cheaper and more rigid than plastic and is certainly more sustainable. The building industry has also changed; fiber board can be made out of hemp and it more durable, waterproof and cheaper than traditional wall board. Hemp biomass holds the potential to compete with traditional wood in pulp and paper applications as production of this wonder crop increases globally. Currently the bulk of US hemp is produced for flower which is either smoked or extracted for cannabidiol (CBD) which is proven to hold many beneficial medicinal properties. The future of US hemp is extremely bright as the infrastructure and supply chains around this market evolves. Revolution is leading the industry and intends to be on the forefront of this movement.

What makes your business a success?

Dedication to quality throughout the entire value chain. Incorporating proprietary strains, to unique combinations of terpenes, to multiple delivery methods, ensures that we are able to reach as many consumers of our products as possible. Our mission is to innovate and formulate the cannabis products of tomorrow and this can only be accomplished with a strong and committed team of strategists and professionals. Our executive team is made up of financial, scientific, artistic, marketing, business development and operations experts. Integrity permeates everything we do. Our successful products are the result of an intersection of passion, science, finance, marketing, quality and sharp consumer-oriented branding.



Michael Lupolover, Esq. is a successful attorney and businessman who considers himself a true serial entrepreneur as he loves to learn, explore and pursue new business ventures. He is the founder and owner of the Law Offices of Michael Lupolover, PC, a law firm that focuses on debt solutions and consumer and small business protection.

Born in Brooklyn, NY to immigrant parents of the former Soviet Union, Michael is the first member of his family to attend and graduate college from in the United States. He graduated from Hofstra University School of Law with a JD and is admitted to the bar to practice law in several states including New York, New Jersey and the District of Columbia.

Michael takes great pride in his work and focuses on all aspects of consumer protection by providing legal guidance and assistance to financially troubled individuals and small businesses to help them with their finances and enforce their rights. His passion is to help find the best options to resolve his clients' financial concerns, whether it is through renegotiating existing terms or obtaining new financing.

Michael initially began his legal career as a creditor's rights attorney, where he saw the stress and financial struggles that individuals experienced while they were being relentlessly

pursued by creditors. He also witnessed some of the cruel and unsympathetic tactics that creditors used against clients. After this experience, he quickly decided to change his focus as a lawyer and concentrate on helping individuals and small businesses resolve their financial issues instead of trying to persecute them. In addition to helping individuals get out of financial debt, he also expanded his business to include pursuing prosecution against violating creditors.

Michael's clients have been able to resolve over \$500,000,000 in liabilities and he has also assisted in recovering over \$10,000,000 in awards and damages from overly aggressive violators.

As an entrepreneur, Michael's strengths include building new businesses that grow in size and capital and ultimately double and triple in revenue growth. He is also an experienced real estate investor/developer and he has successfully invested in numerous real estate and construction projects that feature over 100 units for multifamily housing.

In addition to his professional accomplishments, Michael is involved with many community and charitable organizations. He has also received numerous awards and recognition for his charitable efforts. In his free time he enjoys boxing, boating, fishing and traveling with his wife and children.



Ashley Elsner used the extensive operations and law experience that she gained while working in a financial regulatory law group, along with her years of comprehensive financial tech experience and advanced education, to found artery Inc.

artery Inc. provides easy, low-cost banking alternatives and digital transaction services using blockchain, ultimately helping business owners who operate in cash heavy or high-risk industries such as the cannabis market, to safely and legally conduct transactions free from the risks associated with cash.

Blockchain is often referred to as the world's most trusted all-in-one encryption technology. Ashley explains, "artery is a blockchain-based payment system that uses smart contracts, which are pegged to the US dollar, eliminating volatility and allowing absolute liquidity. The payment service can be compared to PayPal. It is basically an electronic wallet that backs into the banking system."

Ashley's enviable career began soon after her completion of a BA in political science at the prestigious Yale University. She first accepted a position with Sidley Austin's financial regulatory group based in New York City. There, she gained invaluable knowledge of back-office operations by working with hundreds of financial institutions and acquired hands-on experience conducting the state and SEC compliance reporting for investment funds, interfacing with fund administrators and general counsel.

After acquiring a good foundation of financial institution regulations, Ashley transitioned into a role with Bessemer Venture Partners, where she was a key member of their legal and operations team, responsible for the coordination of transaction processes for investments along with process development for international transactions and compliance.

Operating within financial institution law and operations led Ashley to enroll in Northwestern University School of Law and Kellogg School of Management, where she earned JD and MBA



degrees in finance, entrepreneurship and innovation, and health enterprise management. Ashley shares, "My primary focus in graduate school was the intersection of law and economics." Quite impressively, while she was simultaneously attending both business and law school, she co-founded Greenshoe Asset Management, an online hedge fund investment platform, where she was the Vice President of Operations. Ashley explains that Greenshoe was developed because she and her partners were passionate about the potential of financial technology's ability to transform how people engage in the financial space. The goal of the business was to connect newly accredited investors with emerging investment managers.

Ashley further elaborates, "All of my education and experience ultimately pointed me to the path that I was most interested in; how financial technology can broaden access and alleviate the back-office work overload, which is extremely common in financial institutions." She adds, "With everything in finance predicated on background legal and compliance tasks, people may not have the most efficient methods or understanding of how to optimize FI operations. The solution has to be extremely precise."

To that end, the team at artery Inc. offers highly valuable financial technology tools that reduce workloads and costs while improving performance and accuracy. Under Ashley's astute guidance, the firm will continue to grow and improve as trends develop.





Ande Frazier, myWorth

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

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

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

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

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

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

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

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

For more information on myWorth check out www.myworthfinance.com.



ECARD

Wayne Tsao understands that innovation, adaptability and a positive attitude are integral to business and professional success.

As CEO and co-founder of ECARD Inc., a leading New York-based, FinTech company, Wayne leads his twenty-person team by such example.

Recognizing the expense and time-consuming challenges associated with any cross-border payments, Wayne designed a payment solution that takes the hassle out of making one's money work globally, redefining how people bank in the world.

For international travelers, ECARD's advanced, low-fee, 'SmartWallet' technology comes in the form of a UnionPay International Card, a globally accepted banking pass and mobile app that eliminates the complexities of payments and adds value to daily purchases. The numerous perks include discounts on *Expedia.com* and shopping outlets, as well as valuable global rewards!

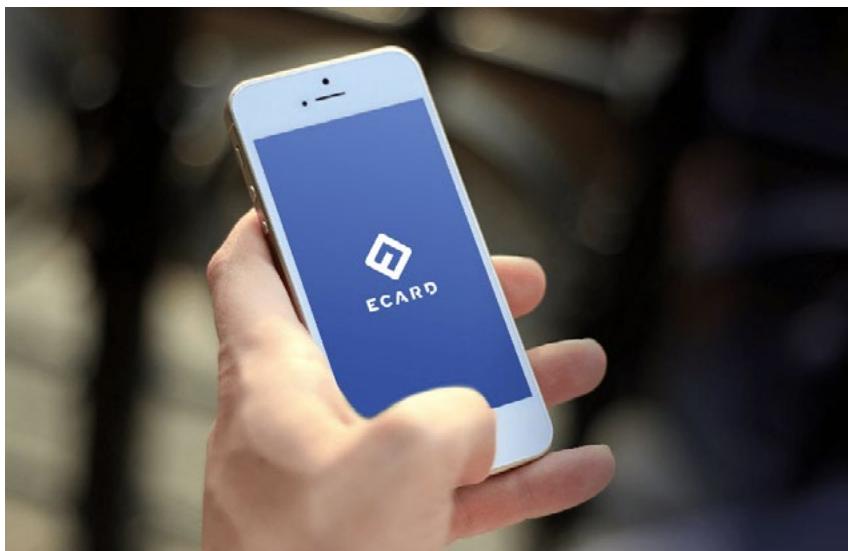
Under Wayne's leadership, ECARD was selected as a *Top 10 Payment and Card Provider* for 2018 by *Banking CIO Outlook* magazine, earning a spot on its cover. Wayne's motto, "Travel Globally, Welcome Locally" serves to motivate his team and drive growth.

Earlier in his career, Wayne gained significant experience in payment methodologies through positions in Fortunate 500 remittance and payment companies.

Bilingual in both English and Chinese, Wayne was born in Asia and grew up in New York, a background that aids him in bridging both cultures and working with people of various cultural backgrounds.

A family man, Wayne enjoys spending time with his child, showing her that life is worth living, as long as you are doing well for yourself and others.

"Travel Globally, Welcome Locally"



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JUSTIN WEBER

Justin Weber is the managing partner of ASB Elite, an Arizona-based company that provides a full suite of financial services amenities. In accordance with Justin's unique business model, ASB Elite prides itself on serving every level of investor. He states, "Whether you're a multi-millionaire entrepreneur, fresh out-of-college dynamo, or a hobby aficionado in retirement, we make financial optimization a reality for you."

ASB Elite, although relatively new, has already established itself as a prime contender in the finance sector. With Justin at the helm, touting his motto, "I am just a regular person that is fueled solely by passion", the company has amassed an impressive roster of clients and onboarded a respectable staff of financial gurus. The end game, according to Justin, is "We want to help our clients understand and employ concepts of financial optimization, while giving our team of professionals the ability to build their empires and create a lucrative, freedom-filled life for themselves."

Unlike the traditional "boutique" firms that are so abundant within the market, ASB Elite separates itself from the competition through a modern, laser-focused approach to both finance and client service. Justin, who got his start in the insurance business, discovered that most of the people he met were struggling financially and had very little knowledge about how to secure their future. He was compelled to be instrumental in changing that and, since he had already established a significant network and resources, he set about the challenge head on.

In addition to educating his clients through his proprietary 'financial optimization model', Justin actively creates content for informative articles and other online media. He is presently a cohost of, *The Socially Awkward Podcast*, a popular broadcast that features a variety of interesting topics, one of which is finance. Through this venue, Justin educates and brings awareness to various aspects of money management, retirement planning, transference of wealth, and other matters.

When asked what the highlight of his career has been, Justin humbly tells us, "It hasn't happened yet. I'm working hard and we are growing as a team but although a lot of great things have happened, I feel that the best is yet to come. We will keep moving forward and setting new goals."



Justin attended Notre Dame Prep School, where he played hockey. Initially, he decided not to pursue a secondary education, opting instead to take advantage of opportunities as a professional athlete. This exposed Justin to the inner workings of finance, as it required knowledge of contracts, negotiations, and planning for the future. He later enrolled in traditional 4-year college but after 1 semester, realized it wasn't for him and found a new vocation in the life and health insurance industry. Once he became familiar with the banking aspects of his new career, Justin decided to fortify his expertise by enrolling in finance courses at American College. Armed with knowledge of banking, finance, and insurance, it was a natural progression to his current role.

Justin is fully engaged in any project he undertakes, and this is especially apparent in his personal endeavors. He maintains an active role within the community through support of ChildHelp, the number one advocate for the prevention of child abuse, which has helped over ten million children thus far. When he is not helping clients or serving the community, Justin enjoys spending time with his family, especially his brother, who cohosts *The Socially Awkward Podcast*. He is very dedicated to fitness, is an avid MMA fan, and trains in both kickboxing and Jiu Jitsu at a local MMA gym.



ROCKLINE WEALTH MANAGEMENT

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

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

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

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

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

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

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

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



MARK ROSE



GABRIEL GALLANTE

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

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

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

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

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



DAVE REYNA

CEO: RepRecruit

Dave Reyna is the chief executive officer of RepRecruit, one of the top recruitment agencies for independent financial advisors, WireHouse representatives, and highly-ranked broker/dealers across the United States.

Dave's career history is a testament to his hard work and resourcefulness. From his first role in the finance sector, to his current appointment, he has continually developed the skills necessary to progress through roles of increasing responsibility.

Dave made his start in the mortgage industry in 1999 as an internal variable annuity wholesaler for AIG SunAmerica. Within a year, he was promoted to strategic annuity specialist. From there, Dave transitioned toward financial advisory and in 2004, he was recruited by SecuritiesAmerica to serve as regional vice president of recruiting. Subsequent advancements include positions with Royal Alliance and Associates, Financial Advisers of America, and ultimately, RepRecruit.

As RepRecruit's senior executive officer, Dave is depended on to oversee operations, ensure compliance, direct client acquisition/retention initiatives, and increase the Company's presence within their market sector. Over the past nine years, he has significantly amplified the company's multi-million dollar portfolio through expert negotiations and strategic alliances with some of the Country's top firms.

Dave's history of success within both the industry and his career lends to the stellar reputation he now enjoys. More impressive still is the profile he maintains within the community. Dave is thoroughly engaged with his church as a pastor and through teaching his congregation about the love of God. As he often does for his colleagues and peers in business, he endeavors to enrich the lives of his neighbors as a positive role model and hard-working, humble individual.



THE RIGHT FIT THE FIRST TIME

We make every effort to ensure we don't get repeat business!

ADVISOR PLACEMENT | ADVISOR RECRUITMENT | BD M&A FACILITATION



Matthew Rasetta is the owner of both Superior Rate Mortgage of New England LLC, a leading residential mortgage lender based in the Greater Boston area, and C&M Properties LLC, a real estate management firm located in Lawrence Massachusetts. He owns both companies while also maintaining a seat on the advisory board of United Wholesale Mortgage, the top wholesale mortgage lender in the country.

Matt attributes his success to the *Law of Attraction* (what you think about, you become), daily meditations, and his simple goal to always put happiness first in his life.

Matt's primary professional focus is on mortgage originations, both for himself and his staff of ten. Superior Rate Mortgage of New England offers conventional, FHA, VA, USDA, and other loan programs for borrowers of all income levels and credit types. Under Matthew's astute and attentive direction, Superior Rate Mortgage has become one of the top mortgage brokers in Massachusetts. The company prides itself on tending to a borrower's every need and serving as a friendly, expert guide from the application to the closing. As a finance industry veteran with over seventeen years of experience in the mortgage market, Matt is both capable and successful in this endeavor.



While overseeing Superior Rate Mortgage, Matt is also managing C&M Properties which has amassed an impressive portfolio of commercial assets over the past 15 years, including 35 residential apartments units. The properties are located in the underserved, lower income area of Lawrence, Massachusetts. He tells us, "It is rewarding to work with people from all walks of life, not just those who can afford to purchase a private home. As an owner and landlord, I am able to provide a respectable environment that renters can be proud to call home."

Matthew finds personal fulfillment in all of his professional roles; whether it's a first-time buyer closing on their dream home, watching his staff advancing in their careers, or ensuring that his properties provide a safe environment for the families that live there. He is both humbled and gratified that his work has a positive effect on people's lives.



Matthew became acutely aware that through hard work and believing in his visions, he could advance his career, as well as improve the lives of those who work for him. His mottos, "Inch by inch, life is a synch; yard by yard it's going to be hard" and "There is no substitute for hard work" are the foundations of his business practices.

Matthew's stellar reputation and enviable career can be credited to hard work, determination, and a firm resolve to self-discipline. He abstains from alcohol, which he believes is essential to a focused mind. Matthew also benefits from his educational foundation, which includes a Bachelor of Science degree in marketing from Bentley University.

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K. MICHAEL WALLACE

WALLACE INVESTMENTS

K. Michael Wallace is an experienced Investment advisor, investor, accomplished author, distinguished speaker, and the chief executive officer of Wallace Investments, an independent investment advisory company with an international presence.

Michael began his career in finance more than 36 years ago, by attending "The Commodities Educational Institute," where he was trained and then passed the *Series 3 Derivatives Exam* at the age of 20, making him one of the youngest persons to ever pass this rigorous exam. During that same time, he started work in the sales and operations department of Merrill Lynch. After achieving notable results in that role, he transitioned to Lehman Brothers, as a foreign exchange trader and market maker. Following his early successes on Wall Street, Michael founded Wallace Investments in 1987, and has served in an executive capacity for the past three decades.

In complement of his operational and managerial obligations, Michael maintains an active advisory role within the company, assisting his impressive roster of clients with all aspects of asset management, financial planning, insurance, real

estate and asset protection strategies. Unlike other investment advisors, Michael was taught by some of the largest and most successful traders and hedge fund managers in the world when he was a trader on Wall Street in the 80's and he still speaks to them weekly to this day. Michael personally manages his clients' assets, accepting full charge of their interests. His lengthy and diverse experience allows him to advise on a full spectrum of opportunities and options in an array of markets, while greatly diminishing the risks typically associated with investing, as evidenced by his most recent 2018 financial report, audited by an independent accountant. Results in the report show in 2015, a gain of 12.25%; in 2016, a 19.06% gain; in 2017, a 36.35% gain; and finally, so far in 2018, a 10.6% gain in assets under management...and the year is not over. In each and every year, K. Michael Wallace of Wallace Investments has beat the bench mark "Dow Jones Average" by a substantial margin, even after money management fees, putting K. Michael Wallace of Wallace Investments in the top 1% of all money managers. This competitive advantage sets Wallace Investments, and Michael, apart from other investment firms. Using his proprietary approach, he has consistently outperformed most hedge funds, as reported by *Barclays Hedge Fund Report*, Michael asserts.

Wallace Investments are not restricted to offering only certain products, like other Investment firms. Michael states, "I opened this company to help clients with ALL of their assets, especially real estate, with 80% of all my clients' net worth in real estate, it must be part of their overall investment plan. All of the other major brokerage firms do not allow their brokers to participate in any real estate transactions because of compliance issues. K. Michael Wallace says, "How can a client achieve a high percent return on assets if 80% of their assets are not included in the plan?" IT IS FOR THIS REASON THAT WALLACE INVESTMENTS WAS FORMED! A featured service of Wallace Investments is a FREE 401k/403b retirement plan review for our clients. We specialize in helping them get the best investment return in these plans as well as helping them understand what they have in the plan currently. Wallace Investments uses a sophisticated computer program to break down and analyze different investment scenarios brought to them by their clients.

"It's a very comprehensive 58-page report that is given to them, like a financial road map into their future that they can use to help them make informed decisions as to where they have been, where they are now and where they are going. No other Investment firm that we know of is actively offering their clients this for FREE! We feel clients with other investment firms are not getting the best advice, that's why we cut through all the compliance issues by being duly licensed and insured as an investment advisor, insurance broker, real estate broker and real estate instructor. Additionally, we are truly independent. We don't collaborate with other firms, so we don't incur the expenses that are traditionally passed on to the client. Wallace Investments fees are the lowest in the industry, with commissions of only a half penny per share."

Undoubtedly, the breadth of Michael's experience has aided in the success that Wallace Investments now enjoys. His skill set encompasses negotiation, sales, income replacement, mortgage protection, college education funding, retirement planning, investments, and asset management.



As an active and prolific real estate investor, Michael instructs classes on, *How to Buy Real Estate; No Money Down and No Credit*. He has also authored a series of chapters on real estate finance, which he has taught in both English and Spanish worldwide. Michael's first book, *Wallace Investment Real Estate Techniques* and the follow-up, *Wallace Investment Real Estate Contracts*, are available on Amazon and detail the methods he used to acquire more than ninety-five properties, with no money down, so he knows the rewards and returns that are possible.

In complement of his writing and academic pursuits, Michael also speaks at corporate events, conferences, and seminars, and is widely acknowledged as an entertaining and informative speaker. He maintains an active professional profile as a member of the Bronx Manhattan Board of Realtors, Member MLS, The Real Estate Investment Guild, Hedge Fund Group, and the Finance and Investment Management Organization.

When he is not occupied with the demands of his career, Michael enjoys listening to and playing music. He is a skilled musician and composer, who has been part of a recorded rock band since his teenage years and can often be seen at Lincoln Center, attending a symphony.

TESTIMONIALS:

What attracted you to Wallace Investments?

Michael Rivera, client:

"With Michael, you get the sense that he puts that personal touch and understands every person. He's there; he understands and whenever you call, he's always available to answer any questions you have regarding the future and what you should do. You don't worry because Wallace Investments is always there. Mike is always there to answer."

Joseph Ilaraza, client:

"What I like best about working with Wallace Investments is his patience, his follow-up, and his effective communication."

Walter Drobenko, legal counsel:

"What attracted me to Wallace Investments was the ability to provide legal services to his clients and become part of his team and provide services in the commercial areas of real estate, estate planning, wills and trusts, as well as just general business questions relating to his clients as he is dealing with the investment side."

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K. Michael Wallace has beat the bench mark "Dow Jones Average" by a substantial margin, even after money management fees, putting him in the top 1% of all money managers.



PLATINUM

WEALTH GROUP

JUSTIN LOWY

As the founder and CEO of Platinum Wealth Group, a financial planning and investment firm, Justin Lowy works closely with his clients to provide them with guidance and expert advice on portfolio construction and asset allocation. His clients include businesses, individuals, families and trusts that rely on Justin and his team to make the most beneficial recommendations for investment strategies that fit their goals and financial aspirations.

Justin founded Platinum Wealth Group three years ago, bringing together a team of experts and former colleagues that he had previously worked with at other large investment firms, to form a collaborative of advisors with the finest education, knowledge and experience.

Justin explains that the motto of his firm is "Welcome to Opportunity" and he and his elite staff at Platinum Wealth Group meet personally with clients to provide them with the best opportunities to successfully manage their future. While the firm serves clients throughout the nation, Justin mostly works with clients in southern California.

As a unique firm, they are constantly offering their clients the best options to save and invest their money as well as providing lucrative opportunities for tax deferrals. One option that they effectively utilize for certain clients is a 1031 Exchange tactic. RC Section 1031 provides for the postponement of paying gains tax if sale proceeds are invested in similar property as part of a qualifying like-kind exchange. This option is effective for clients as the benefits of this plan include tax sheltered income and long term growth.

Justin explains that the best way to educate clients is to constantly communicate with them, "It's very important to me that you know how every dollar in your portfolio works for you." He adds that if a client's account fluctuates because of the stock market or other factors, he personally explains exactly what has happened and it alleviates a lot of stress.

**"THE GOAL OF THE FIRM IS
ULTIMATELY TO PRESERVE OUR
CLIENTS' ASSETS. THE BEST WAY
TO MAKE MONEY IS TO FIRST
OFF, NOT LOSE IT."**

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Leasha West

MSFS, ChFC®, CLTC, NSSA®, CASL®, MDRT

CEO, West Financial Group Inc.

Leasha West does things differently. Although West is a decorated United States Marine Corps veteran with a master's degree in financial services and an MBA candidate at the University of Notre Dame, she conducts all of her own interviews with prospects. "I enjoy getting acquainted with people and I give everyone the respect of a personal meeting as part of our client selection process." As a multi-year member of the *Million Dollar Round Table*, West's principled and pragmatic approach has deviated from the standard advisory firm practices.

Two decades ago, after serving in the military, West began her career in the financial services industry at a national brokerage firm. As she worked closely with senior citizens and retirees, she quickly recognized that there was a vacant niche in specialized retirement planning that had to be filled. Fed up with corporate bureaucracy, and a lack of financial professionals who were not trained, educated or versed in many important aspects of retirement planning - West answered the call and started her own company.

As the CEO and founder of West Insurance & Financial Group, West explains, "My competition is death, disability, diagnosis, and old age. It's my job to get to people before my competition does." Her careful approach to retirement planning is to start with the cornerstone of every plan by creating a barrier between a person's wealth and health. West carefully reviews the needs and goals of each client and outlines the best options for their ideal future. "We have made a commitment to excellence in all that we do. Our goal is to exceed our clients' expectations at all times...retirement planning is a process, not a product."

In addition to being a compassionate and successful leader in the financial industry, West is also passionate about and involved in many charitable causes. She founded the Veteran Aid Task Force™, which is a nonprofit community outreach that assists military veterans and sits on the board of directors for several organizations. As a result of her dedicated service, she is a two-time recipient of the *President's Volunteer Service Award* by both President Barack Obama and President Donald Trump, and was named *AARP Volunteer of the Year*.



West is also an award-winning author with four *#1 Amazon Best Sellers*. She has co-authored books with Brian Tracy and Sir Richard Branson. West was bestowed two *Golden Quilly Awards* in Hollywood and inducted into the *National Academy of Best Selling Authors*®. Her latest book, *Retirement Safehouse*, was recently launched at NASDAQ in New York City.

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Charles Massimo is the chief executive officer of CJM Wealth Management, a leading wealth management firm based in Deer Park, New York, with a very distinctive business model.

Unlike many of the financial advisory firms who commonly place revenues over fiduciary responsibility, CJM Wealth puts the person before the profit. Their commitment to “build empathy, trust and transparency” coupled with proven and time-tested investment strategies, ultimately results in better performance with lower risk over the long term.

Charles founded CJM Wealth in 2003, following a distinguished career in finance that dates back to 1984, when he worked on Wall Street as a compliance analyst. Through constant professional and personal development, he transitions through a series of appointments of increasing responsibility, including roles with NY Life, Merrill Lynch, and Smith Barney.

At the onset, the whole of CJM Wealth consisted of Charles, a shed, a desk and a phone, and the fortitude to materialize his vision. At the same time, he was raising six-year-old triplets. This was a significant challenge, but Charles remained confident that he could build his resources and client base through networking and determination.

He began conducting seminars and dialing the phone until he gained momentum. Soon enough, his efforts started paying off, and within just two years, Charles had amassed more than \$50M in managed assets and partnered with CJM’s managing director, Peter Anastasian, and director of client services, Diane Peters. Currently, the team manages nearly \$500M, primarily for affluent physicians and families impacted by Autism.

Under the watchful eye of Charles, CJM Wealth continued to grow through referrals and hard work. They achieved several formal recognitions as a firm, and Charles was named among the *Top CEOs in Long Island* by *Top Business News*. As the company stabilized, he was also able to take on other projects, such as founding the nonprofit organization, Autism Communities, serving on Governor Cuomo’s Autism Advisory Board, and authoring the best-selling book, *Getting Off the Street: Sane Investment Advice from One of the Nation’s Top Wealth Managers*.

This year, CJM Wealth celebrated their 15th anniversary, which is no simple achievement. In the field of wealth management, it is especially difficult to develop and maintain a successful business. Charles elaborates, “As a team, we are proud to have so many clients that entrust their wealth and future to us. It’s the most rewarding aspect of our jobs.”

Outside the office, Charles enjoys spending time with his children, and is heavily involved in various community service projects. He completed his Bachelor of Arts degree in psychology and business at Manhattanville College.

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BRIAN MINGHAM

FOUNDER/CEO: CFSI LOAN MANAGEMENT



Brian Mingham is the founder and chief executive officer of CFSI Loan Management, a Los Angeles based company that works with lenders to mitigate the risks associated with construction loans. CFSI oversees the entire process, from contractor review, to project feasibility reviews, fund control, and draw inspections. Through this process, CFSI helps ensure that a construction project is completed on time, on budget, free of mechanic's liens, and ready for permanent financing.

CFSI works within a niche that is particularly valuable to lenders. While lenders that originate construction loans are practiced in evaluating borrower credit worthiness, they are often not expert in assessing construction risks such as assessing a general contractor's ability to complete a project, or proper costing for labor/materials in a construction budget, or mitigating the potential of subcontractors and suppliers filing mechanic's liens on a property. Each one of these issues can cause a construction project to default.

CFSI lends its expertise to lenders in the form of portfolio audits as well. Some lenders rely on their partners to manage the construction process from start to finish. These lenders will engage CFSI to audit the documents obtained by their partners for contractor review, project feasibility and construction draws/inspections. CFSI provides a detailed analysis of the construction risk in the portfolio and offers suggestions on meeting industry best practices.

CFSI's core competencies result from the team of construction risk mitigation experts that Brian has brought to the staff. He founded the company in May of 2013, following a twenty-year career in the finance sector. During this time, he held executive management positions with industry leaders such as Countrywide Home Loans, JP Morgan Chase, and NRES. Through the training he received in these positions, he acquired wide-ranging experience in the mortgage sector. He also developed a keen understanding of strategic development and business operations. Brian has brought all of these skills to CFSI, giving the company unique insight into the industry as a whole.



CFSI LOAN MANAGEMENT

Comprehensive Construction Risk Management

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In 2009, while at JP Morgan Chase, Brian's group was drawn down. He was challenged with deciding his next move. His first venture was a property preservation company, NRES. This company managed bank-owned properties, such as foreclosed homes. Discovering his propensity for entrepreneurship, and not wanting to work for anyone, it was a natural progression to starting a company that capitalized on all of his professional strengths.

Equally attentive to personal development, Brian maintains an active role within the community as a member of MBA and The Ventura County Sheriff's Foundation. In his spare time, he enjoys skiing, snowboarding, and travel, and as a tactical firearms instructor.



BARNUM FINANCIAL GROUP

ZOLTAN PONGRACZ CFP[®], ChFC[®], AIF[®]

As a CERTIFIED FINANCIAL PLANNER™ professional (CFP®), Chartered Financial Consultant (ChFC®), and Accredited Investment Fiduciary (AIF®), Zoltan leads The Kairos Team, a six-person unit within Barnum Financial Group. Barnum Financial Group was founded in 1950, serves over 250,000 clients and has offices in CT, MA, NJ, NY, and RI. Zoltan starts by explaining that "The Kairos Team, at its core, provides peace of mind and time to our clients, as much as we provide financial products or services."

On a daily basis, most of Zoltan's time is spent developing, implementing, and monitoring his clients' customized financial plans. Zoltan explains, "From retirement income planning to tax minimization, protection of loved ones to leaving a legacy, what we help build for

our clients is entirely dependent on their individual goals and needs, developed into a customized and comprehensive financial blueprint." To date, Zoltan's team manages approximately \$150mm in client assets and oversees over \$360mm. Zoltan recently added two additional full-time staff members for a total of four. The staff provide support with client service, marketing, practice management, and optimizing the team's investment process.

Even more impressive than his business success is his personal story. Zoltan exemplifies the 'American Dream'. Zoltan and his family immigrated to the U.S. when he was just 5 years old, having only "\$25 in their pockets and a dream." Although he did not initially speak English, by the time he was seven, he was translating for his family. He remembers the challenges of those early years, consisting of living in various states, going to several elementary schools, and oftentimes not having enough money for food. These humble beginnings are what inspired Zoltan to build a business centered around helping people achieve and maintain their financial independence.

Zoltan's inspiration has been to "do well for myself by doing well for others." He continues, "In today's world there is no shortage of competition, so I give my clients what sets me apart...relentless work ethic and an ability to push through challenging and oftentimes complex issues." In addition to his natural love for finance and his lifelong interest in the stock market, Zoltan considers himself as much psychologist as financial planner. "People often make decisions regarding money emotionally, so we have to be cognizant of that. I believe one of our team's biggest strengths is our ability to actively listen, ask the right questions, and to protect our clients from themselves when needed. The area of behavioral finance is one that we work hard to understand and utilize in our practice."

In addition to a dynamic agenda of professional obligations, Zoltan is a board member of the Financial Planning Association (FPA) in Fairfield County and a volunteer for Foundation for Life, a 501(c)3 providing programs such as, Bikes for Kids. Through his work with the FPA, Zoltan dedicates his time and skills to initiatives such as community outreach, improving the image of the financial services industry, and providing pro bono financial planning services. Zoltan is also an outspoken advocate of the CFP® designation being a requirement to become a financial advisor, same as the CPA designation is required for accountants.

Zoltan earned his bachelor's degree in finance from Johnson and Wales University in Providence, Rhode Island, with a concentration in investments and economics. Zoltan lives in Southport, CT with his wife, Jessica, and their three children, Jackson (5), Piper (3), and Kaylee (2 months).

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Vanessa Y. Burnett, CFP®

Vanessa Y. Burnett, CFP® is managing director of Wealth Management with Penniall & Associates, Inc., which is headquartered in Pasadena, California, with offices in South Bay and Newport Beach. The firm was founded over fifty years ago and is currently owned by former Major League Baseball player, David Penniall, who started out in the industry to assist professional athletes with their financial needs. Today, with over \$400 million in assets under management, the company provides financial planning, portfolio management, and employee benefit services and more to individuals and business owners.

Before joining Penniall in 2008, Vanessa worked for Mercer Consulting, a global human resources firm, where she focused on human capital and rewards, specializing in executive remuneration and broad based compensation consulting.

Currently managing over \$160 million in assets, Vanessa was recently offered partner at Penniall, a proud accomplishment, and is responsible for business development, networking and the management of her wonderful clients.

Impassioned by her work, Vanessa's client relationships are particularly rewarding. She is especially interested in assisting working families, small business owners and working mothers, as she is a mom of two young children herself.

Outside of the office, Vanessa is a member of the Financial Planning Association of San Gabriel Valley, and served as the organization's marketing chair for *National Financial Planning Day* in 2018.



Apart from the demands of her professional life, Vanessa is committed to causes and organizations which benefit her community. She is actively involved with Elizabeth House, a group that houses homeless and pregnant mothers and their children, having prepared meals for residents and offering her time and assistance for baby showers, fundraising events and more.

As a student, Vanessa graduated *cum laude* with a bachelor's degree in communication and a minor in business administration from the University of Southern California, and completed the *Certified Financial Planner™ Certificate Program* at the University of California in Los Angeles, before obtaining the CFP® designation in 2011.

Vanessa's pride and joy are her kids, whom she shares with her husband, Ryan. The family shares a love of singing, often doing so together.

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Four Twenty Seven

Learn more about Four Twenty Seven here:

<http://427mt.com/our-story/>
<http://427mt.com/insights/>

Watch Emilie accept the *Visionary Award* from Berkeley Chamber here: <https://youtube/7ZpayN9zXCU>

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Emilie Mazzacurati is the founder and chief executive officer of Four Twenty Seven, Inc., an award-winning market research firm that provides data and economic analysis on the impacts of climate change.

In layman's terms, Four Twenty Seven brings together climate and financial data to help investors and corporations understand the economic effects of climate change on their assets. Under Emilie's skillful guidance, the talented staff of experts on climate science, computer engineering, macroeconomics, finance, natural resources management, policy analysis, and international development work with financial institutions, corporations, and government entities to enable the integration of climate science into business and policy decisions and foster climate adaptation and resilience investments.

While this may seem like a fairly novel niche within the financial sector, the demand for this data has grown exponentially over the past two years. Inundated with requests from wealth managers and financial advisors, who seek advanced knowledge of potential risks to their clients' portfolios, Four Twenty Seven offers climate risk scores for a wide range of listed instruments in equities and fixed income markets. Their analysis leverages best-in-class climate data at the most granular level, and scores assets based on their precise geographic location. This provides the financial industry with the most comprehensive overview of investment outcomes related to present and future climate changes.

Emilie founded Four Twenty Seven in 2012, just after Hurricane Sandy devastated the Atlantic Coast. Inflicting nearly \$70 billion in damages, the storm provided the world with a vivid demonstration of how climate change affects the financial markets. She elaborates, "Climate risk and vulnerability assessments have been proven crucial to long-term economic security. By developing and implementing effective strategies to navigate our changing climate, we are essentially safeguarding our economy for future generations."

In the six years since Four Twenty Seven was incorporated, it has accumulated numerous accolades including the *Berkeley Visionary Award*, a *Risk Markets Technology Award*, an *ESRI Award*, *ISAR Honors* from the UN Commission on Trade, and the *EBJ Business Achievement Award*, among numerous others.

Emilie received a master's degree in development studies and European affairs from Sciences Po and a Master of Public Policy from the University of California at Berkeley. Prior to founding Four Twenty Seven, she held several roles for local and national governments. Emilie also served as head of carbon analysis for global markets with Thomson Reuters Point Carbon. Since 2013, she has lectured at University of California, Davis Graduate School of Management, teaching MBA students about climate risks and opportunities for the private sector.

Emilie has authored over a dozen widely commended publications, is a frequent speaker at industry events, and is a member of Women Entrepreneurs of Berkeley and the American Society of Adaptation Professionals.

Russell Petty Jr. is the owner of Grow Home Loans, a new kind of mortgage for today's world. He founded his company on two principals; providing an environmentally conscious, 100% paperless mortgage and giving back to the communities he serves. Recognizing the mortgage process to be complicated and involving hundreds of pages of complex paperwork, Russell is bringing the mortgage industry into a new, paperless era. Through his groundbreaking mobile system, borrowers can escape the tedious application process and still experience personalized service with a competent mortgage consultant, who will find the best possible loan for their unique situation.

Russell states, "It's absolutely crazy how much paperwork is involved in a typical loan. This industry is killing thousands upon thousands of trees every year. I wanted to give back and help the environment. Hence, the name, Grow." Grow Home Loans is the ONLY 100% paperless mortgage company in the US; the offices do not even have printers. From application to closing, not a single piece of paper is used. The first loan that Russell closed upon starting Grow was for a borrower who had been to six other lenders, all of whom rejected the deal. Russell closed the deal in 18 days, allowing the borrower and his daughter to move into their new home a week early!

Russell is a seasoned mortgage professional with a unique background in IT. Earlier in his career, he held titles of Sr. software engineer and director of IT before transitioning to mortgages and finance. This advanced technological knowledge, coupled with extensive experience in the financial sector, has allowed Russell to develop this innovative approach to the mortgage process. He states, "I want to be there for people for their first home to their kids' first homes. We want to be that 'neighborhood' lender, but also enable everything to be done virtually and on your phone. That's the way things are moving, we're just one of the first to accept and adapt to it. The fact that people can close on their new home while waiting in line at the movies is something we are extraordinarily proud of. While all states have not approved electronic closings, it is quickly being passed across the US and we are rolling it out in each state as they approve it."

As the owner of Grow Home Loans, Russell is charged with responsibility over its compliance, operations, and development. In this pursuit, he actively engages with realtors, builders, and investors to introduce his one-of-a-kind system, which decreases typical timelines by 10 days or more AND completely removes the waste of paper. "Realtors are even able to pull real time pre-approvals for clients on their own, up to the amount the borrower is approved for. While originators are not always available 24/7, the system is. It keeps everyone involved and updated as to the status of the loan and the next steps that need to be taken" he says. In addition to preserving the environment through paper reduction, Russell donates 100 trees to be planted for each closing, as well as to charities of the borrower's and realtor's choices. So far, thousands of trees have been planted across the country thanks to Russell and his efforts. His system even sends his borrowers photo updates of their trees and information on the effect it's had on the environment.



Russell is highly regarded within the industry for his ingenuity, dedication, and commitment, which is evidenced by the impressive number of closings that the fledgling company has already added to its portfolio. When asked about his career choice and inspiration, Russell says "I've always loved finance. I'm just so happy that now, not only can I help clients obtain their new homes or better the situations they're currently in, but I can also give back to real causes that are affecting people on a daily basis. We are helping raise awareness on suicide prevention, the environment, blindness, dementia, and so much more. It just feels great to be able to give back." At just 22 years of age, Russell is not only the youngest owner of a mortgage company in the United States, he is one of the most ethical and accomplished.

Russell attended Berklee College of Music and plays several instruments. When he is not engaged with the obligations of his business or involved in a philanthropic pursuit, he enjoys spending time with his family and his two bulldogs.

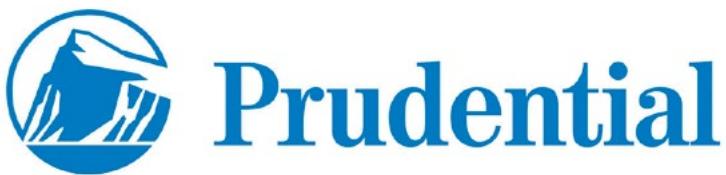
"A special thanks to JP, VW, CJ, RJ, LJ, & HJ. I wouldn't be who I am today without you." - Russell Petty Jr.



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Denislav Dantev is a financial advisor for Prudential Advisors in the Mid-Atlantic territory, one of the world's largest financial services institutions, offering individual and institutional clients a wide array of financial products and services.

Denislav joined the Prudential team in 2017 and is responsible for fact-finding and research that will facilitate a comprehensive understanding of each client's unique financial needs and goals. In pursuit of this initiative, Denislav develops customized solutions and introduces a variety of insurance, financial and comprehensive financial planning products that best align with his client's lifestyle, age, income level, and investment experience. As an advisor who operates with full transparency, Denislav focuses on building long-term relationships, based on trust and performance. He states, "I want to provide the most comprehensive view of options in a way that clients can understand. By ensuring they have a

fundamental literacy of investing, I can help them to make prudent decisions." He continues, "Income is a person's greatest asset and quite often, it is assumed to be perpetual. No one expects tragedies, such as disability, and living on a third of one's prior earnings can be detrimental to the individual, their family, and their quality of life. Implementing the right financial plan is no longer something that only persons of high net worth concern themselves with or can afford. There are viable options for every income level and lifestyle and my priority is to perpetuate that message."

The inspiration for Denislav's career choice stems from his own search for financial security. He immigrated to the U.S. in 2013 and wanted to learn everything about managing his money. While putting himself through college, Denislav landed a job with a small insurer and earned licensure to sell health, life, and long-term care insurance products. Although he acclimated quickly and did well, the position wasn't quite right because he wanted to do more than sell life insurance, which he feels was a disservice to clients. He comments, "You can't have one solution for every problem."

Denislav has now obtained his *Series 7* and *Series 66 Securities Licenses* and transitioned into the role of financial planner. He has since acquired an impressive roster of clients and developed a niche within the immigrant community.

Denislav is Bulgarian by nationality and maintains an active role within Bulgarian schools in the Washington area. He states, "People don't know there are Bulgarian schools in the area, even if they were born in the U.S. I am proud to forge connections to this heritage through volunteering and supporting the community in any way I can."

Denislav is a devoted husband and father to his newborn daughter and spends his spare time with them and his family.

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"Prudential Advisors" is a brand name of The Prudential Insurance Company of America and its subsidiaries. Offering financial planning and investment advisory services through Pruco Securities, LLC (Pruco)(Member SIPC), doing business as Prudential Financial Planning Services (PFPS), pursuant to separate client agreement. Offering insurance and securities products and services as a registered representative of Pruco, and an agent of issuing insurance companies. 1015400-00001-00

Musa Mojaddedi is a real estate agent at Excel Realty, one of the fastest growing, independently-owned real estate and mortgage companies in Northern California, with more than \$3B in property financed.

Musa joined the Excel team in May of 2016, following a long and impressive career in finance that began in 1999, while he was in the final semester of study for his psychology degree at San Francisco State University. Musa was interviewed by AmeriQuest and was hired. Shortly after, he accepted a position as an account executive for Hilltop Financial Mortgage, where he worked his way up to regional manager before moving on to an appointment as principal of M&M Financial Services.

This constant upward mobility can be credited to Musa's commitment to his career, as well as the work ethic and outstanding customer service he has trademarked. He explains, "My goal is to help people profoundly and effectively, while simultaneously providing a service experience that is well above the industry standard."

In fulfillment of that ideology, Musa works tirelessly with both buyers and sellers, from the initial signing of contract through the final closing. Whether it's first-time homebuyers looking for a home for their families or investors seeking a short-term flip or long-term residual income, Musa gets the deal done. This is evidenced by the many honors and accolades he has received, including being named one of the *Top Performers in the Company* and winning *The Excel Elite Award* in both 2017 and 2018.

Musa's efforts are not only recognized by his agency and industry. His large network and impressive roster of clients speaks for itself. In fact, he rarely finds the need to place ads since 99% of his business comes from referrals. Musa credits this to his service model, which is "trust, honesty, service." He states, "My primary focus is always on establishing trust. Building trust with clients is essential to success as a realtor and financial advisor."

Originally from Afghanistan, Musa discovered his leadership skill as the founder and president of the Afghan Student Association at Ohlone College and San Francisco State University. Outside his profession, Musa loves keeping himself physically active by exercising regularly and playing pickup soccer with his friends. As a former collegiate athlete, who played basketball and volleyball for Ohlone College, and club soccer for a traveling Afghan soccer team in the San Francisco Bay Area, he still keeps himself involved in competitive sports by managing and coaching an elite Afghan soccer team in San Francisco Bay Area. In the 1980's,



he and his family moved to America and he became enamored with television shows about real estate. Combining his passion for helping people, proclivity for management, and attraction to real estate, it was a natural progression into his chosen occupation.

Musa's enviable career is complemented by an active social life that includes sports, community service, and family. He is the father of three children, one son and two daughters, who he loves spending time with.

Contact Musa for your free consultation for your next home purchase or if you are in the market to list your home for sale.



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Frank LaRosa, president and chief executive officer of Elite Consulting Partners, has achieved a distinguished career in financial services, spanning more than 25 years. Frank began his career in the business sector after graduating from Kean University with a B.S. in marketing. His resume includes financial advisor positions at Smith Barney and Prudential Securities, as well as executive director for Morgan Stanley. In 2011, Frank launched his company Elite Consulting Partners, a transition consulting firm with a unique, advisor-first approach to recruiting, informed by Frank's prominent positions within the financial industry.

Elite Consulting Partners team of expert transition professionals serves as consultant to leading financial services industry advisors from across the country, representing some of the industry's most notable firms, in order to assist them in effectively securing the right new firm for their business and their clients. Whether the advisor is interested in transitioning to another broker-dealer, independent broker-dealer, existing RIA, or starting their own RIA, Elite Consulting Partners team ensures the transition is executed with maximum success from start to finish.

Frank explains, "Elite Consulting Partners takes an agnostic approach to how we help advisors transition from one firm to another firm or platform. We work with over 100 firms to find the best fit for each individual advisor by not only focusing on their financial needs but also the most synergistic placement from a business culture and philosophy standpoint"

Ultimately, the goal is to find the best solution and the right fit for each Elite client, so they never want to make a move again. Frank adds that building strong relationships is of essential importance in his field, "We really get to know our advisors well and become good friends."

By offering each client unparalleled service, unbiased advice, and expert guidance, many of Elite's satisfied clients become an important source of referrals and new business for the firm.

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"Firms continue to partner with us again and again because of the positive results they experience with Elite Consulting Partners. They know that when Elite refers another advisor in the future, it will work out and be a good fit."

Additionally, advisors who have worked with Elite for their transition are a great source of referrals based on their satisfaction with the advice and service they were provided during their move."

-Frank LaRosa, President/CEO

Ron Malhotra

Maple Tree Wealth Management

Ron Malhotra is a leading wealth specialist, international speaker, author, consultant, and entrepreneur, who specializes in fostering stellar careers and desirable lifestyles for anyone with ambition. Through his expertise in the psychology of wealth and wealth planning, proven leadership, and financial prowess, Ron has helped thousands of people to not only realize, but exceed, their financial and career goals.

Presently, and in addition to a multitude of interrelated projects, Ron is the CEO of The Successful Male, CEO of Ron Malhotra International, and managing director of Maple Tree Wealth Management. Each of these roles rely on an impressive list of core competencies that Ron has established and refined over the past two decades. Starting with several principal roles in financial services, complemented by positions as a radio host, executive, and educator, his experience is simply incomparable. This may account for the numerous awards and recognitions he has received over the years.

Ron has been featured in the publications, *Australian Financial Review*, *Money Magazine*, *Smart Investor*, and *Entrepreneur*, was a guest on the ABC network, has authored four books with two being best-sellers, and has garnered awards for wealth planning, public speaking, and media. Among his designations are Chartered Financial Practitioner (AChFP), Financial Planner (AFP), and certification in International Success Principles. He also holds an advanced diploma in financial planning, an MBA from the Australian Institute of Business, and he is currently pursuing a PhD.

While Ron's education and training have certainly played an integral role in his career, it is his unique perspective and distinctive philosophy that have had the most impact on his success. Through his studies of human psychology, behavioral finance, and neuroscience, he has identified a common public inclination, which is based on the misconception that wealth is only a consequence of income. According to Ron, "Even if people have substantial income and access to good investment strategies, they will still fail financially without the right mindset and plan."

To that end, Ron has ventured more into quantum physics and metaphysical science to learn how people's ideas affect the physical world. By identifying predictable patterns and proclivities, he is able to effectively assist people in making financial decisions that are logical, efficient, and sustainable.



Maple Tree Wealth

Growing Your Future Together



To learn more, contact Ron:

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Ammar Sikander is a rising profile within the Canadian capital markets and the president of Kingsman Capital Investments, a company he co-founded in 2016.

Kingsmen Capital Investments, a private equity firm, specializes in business financing for small and medium sized enterprises and prides itself on being “more than just a finance company”. Their vision is to provide clients with alternative financing products and creative solutions that will ultimately facilitate business growth. Kingsmen’s success can be credited to its talented staff and their ability to apply their proprietary, Kingsmen 360 Business Solutions, along with Ammar’s efforts to amass a large broker network across Canada. In accordance with their intensive



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growth initiatives for 2019, Kingsmen Capital also intends to launch a new lending platform and a range of alternative financing products for Canadian businesses.

Currently, a typical day for Ammar revolves around the company’s operation; ensuring the business is running at optimum efficiency and evolving with industry trends. His focus as of late has been to create new ways to service the growing needs of the Canadian SME marketplace with new innovative financial products.

Motivated by those around him, Ammar believes one of his greatest life lessons was from his father, who taught him that to work hard for something you’re passionate about is the key to success. Early on, he recognized his strengths, likes, and dislikes, concluding that while numbers aren’t everyone’s game, for him it was second nature. This epiphany inspired him to create a new company in the fintech space and with the cooperation of partner, Roger Dusanj, the recently formed business will target a niche market with limited options in Canada.

Ammar’s academic background is in business administration and psychology and since the age of seventeen, he has worked a variety of positions, none of which he downplays. Whether it was working front-end sales positions or executive level roles with industry leaders, he believes every experience was valuable and encouraged his entrepreneurial spirit.

In complement of his professional undertakings, Ammar is a member of numerous industry associations including Canadian Securities Institute and the Mortgage Brokers Association of Canada. He is especially engaged in community outreach and works with a group called the APMC within the Muslim diaspora to create meaningful interreligious dialogue. Most recently, he was a part of a delegation that was invited to the Vatican and had the opportunity to meet with His Holiness, Pope Francis. In the coming year, Ammar also intends to mentor young entrepreneurs with the Canadian Federation of Independent Businesses. For him, it’s a great way to reach out to upcoming talent and really help those, who like him, may not know where or how to begin.

Starting a private equity before the age of 30, and the strides he’s made in strategic alignments during the first three years with his firm, has led to several impressive honors for Ammar. Despite the recognition, he isn’t prepared to rest on his laurels. Ammar has a number of goals set for 2019, explaining, “the grind is never ending.” As a self-proclaimed, “adrenaline junkie” in both the business and recreational landscapes, it doesn’t look like Ammar Sikandar is ready to slow down anytime soon.

Roger Dusanj is the director of business development for Merchant Advance Capital, a Canadian company that provides working capital and related financial services to businesses through loans, lines of credit, merchant cash advances, and equipment leasing.

Roger's career in the finance sector began shortly after high school. His father gave him two choices; either go to school or get a job, and he chose to work. Roger's first job was at McDonalds, which familiarized him with management and the basics of operations. He soon landed a job with MCI World and although he had not yet found his niche, he learned that he excelled in sales. In a supplemental role as a high school basketball coach, Roger also realized his proclivity for leadership.

By the age of twenty-five, Roger had made several advancements, ultimately resulting in a role as sales manager. When MCI World bankrupted in 2005, he moved to Wells Fargo Financial and in under three years, he was promoted to branch manager. The 2008 financial collapse in Canada left Roger without a job and looking for work in a volatile market. His wife encouraged him to pursue independent mortgage origination and with little effort, Roger did very well. This prompted him to open a call center in India, where he could supplement his sales through lead generation. Within just 2 years, Roger opened his own mortgage company, Quick Mortgages.

After completing studies at the University of British Columbia Faculty of Management, Roger discovered an underserved market in online tutoring and academic consulting. He was soon heading operations as the CEO for Math and English Wizard, a world leader in the development of online educational programs for school-aged children. This role fostered proficiencies in strategic planning, marketing, and business administration, which would be of great value in Roger's forthcoming career transition. After taking the company to \$5M in annual revenue, Roger set his sights on a role that would benefit from his finance, sales, and leadership abilities.

In a fortuitous event, sparked by a LinkedIn encounter, Roger met Ammar Sikandar. After working together on several mortgage loans, the pair realized that their combination of skills was strategically relevant and they created Kingsmen Capital Investments, a North American firm that specializes in offering business solutions to small and medium enterprises.

The executive administration at Kingsmen fostered exponential growth within the company, through their focus on helping challenged borrowers obtain working capital by guiding their clients through the maze and providing the best funding options in the MCA market. This achievement served as the catalyst for the subsequent strategic partnership with Merchant Advance Capital, which opened the doors for direct lending.



“EVERY DAY IS AN OPPORTUNITY TO GIVE IT MY ALL, TO MAKE POSITIVE CHANGE AND TO SHARE MY ENTHUSIASM.”

Roger continues to explore opportunities in both the finance and education arenas. In addition to his goals to expand his influence within unsecured lending industry and empowering the brokers that have chosen to partner with Kingsmen, he hopes to one day build 100 schools to foster academic growth throughout the world. His commitment to improving his surroundings has also encouraged him to develop personally.



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Breakout CAPITAL

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Founder/Chief Executive Officer

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Built on the pillars of transparency, honesty, and doing what's right for small business.

And we mean that. We're working for small businesses every day, providing responsible working capital solutions tailored specifically for your business. We know each customer carries a unique story, and with dozens of different forms of working capital available in the market, the "one size fits all" approach utilized by many of our competitors leaves many small businesses fighting an uphill battle with a product that doesn't match their business. We also understand that capital alone isn't enough, which is why we regularly produce important educational resources for you. But we don't stop there; we are constantly working as your advocate, to ensure that small businesses across the country continue to have access to alternative forms of working capital that are transparent, affordable, and free of predatory practices. Our tagline says it all: Empowering Small Business. We want to put the financial control back into the hands of small business owners and allow you to focus on what you do best: running and growing your business.

Carl Fairbank is the founder and chief executive officer of Breakout Capital Finance, a Virginia-based fin-tech (financial technology company) that provides small business loans, merchant cash advances, credit lines, and other funding options to small businesses in need capital. On the technology side, Breakout Capital develops advanced platforms that streamline underwriting, analyze risk, and identify opportunities for optimization of the lending process.

Under Carl's astute direction, Breakout Capital garnered positions on the board of the Innovative Lending Platform Association and on the task force of The Partnership for Lending in Underserved Markets, which promotes access to capital for minority-owned businesses. They were named as a *Red Hot Company*, recognized as one of the *Top 50 Companies to Watch* by *Silicon Valley Review*, and voted *Top Small Business Lender* by *U.S. Business News*.

In complement of these business accolades, Carl has personally amassed an enviable roster of honors that include a *40 Under 40 Award* from the Commercial Finance Association and recognition as a *Top Finance and Tech Executive* by *CV Magazine*. Additionally, as a nationally recognized industry leader and prominent speaker on small business finance, Carl maintains a position on the finance council of *Forbes*.

In conjunction with his executive role at Breakout Capital, Carl runs boldMODE, a private investment fund that invests in early stage companies, which are poised to revolutionize their industry. He also maintains an active role in the community as a volunteer for Martha's Table, an organization that provides meals to the homeless, and as a steering committee member of the Smithsonian Institute.

Prior to founding Breakout Capital, Carl held senior level positions with prominent financial institutions such as Capital One Financial Corporation, FBR Capital Markets & Co., ChronGo, and CRF Ventures. He graduated from American University with a B.S. in business administration and economics.



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

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

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

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

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

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

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PCG ADVISORY

Jeff Ramson is founder and CEO of PCG Advisory Group, a full service investor relations and strategic advisory firm based in New York. PCG is dedicated to the discovery and creation of value in the small/micro-cap marketplace. They specialize in capital markets advisory, investor relations, and digital strategies, and have industry expertise in everything from life sciences, biotech, and fintech to blockchain and cryptocurrencies.

Jeff has over 30 years of Wall Street experience investing in advising and raising money for emerging public and private companies in their various stages of development. He helps companies maximize opportunities in the capital markets and advocates for authentic and transparent communication so that investors can identify value and connect with companies best aligned for growth.

After graduating from George Washington University with a B.A. in accounting and a minor in finance, Jeff set his sights on Wall Street. He spent the first years out of college with Price Waterhouse, where he focused on large banks and financial firms. To further his ambition to transition to a career in capital markets, Jeff acquired a position with First Boston Corp. as an AVP in the internal audit department, where he obtained deeper insights into the inner workings of large Wall Street firms.

Armed with this experience, Jeff was able to obtain a position within the Foreign Exchange Trading department of Gulf International Bank. Now on a path to fulfill his goal to become an institutional trader, he quickly progressed to larger banks and positions of greater trading responsibility. Jeff spent the next 6 years at firms such as Credit Lyonnais, Barclays, and then as vice president of FX at The Bank of Nova Scotia, where Jeff managed the *Canadian Dollar Portfolio* for all US operations of the bank. This led to a position as a portfolio manager at Moore Capital Management, at the time a pioneer in the rapidly growing macro hedge fund space, and ultimately amongst the largest and most successful hedge funds globally.

In 1996, Jeff saw an opportunity to combine his entrepreneurial instincts and his trading skills, to launch a new company, ProActive Trading. Proactive was among the early entrants into the then developing world of online trading, and Jeff built a substantial business facilitating this emerging and dynamic trend. Once firmly established, Jeff acquired a dormant broker/dealer called Great Eastern Securities and expanded the trading business along with a banking/brokerage division which specialized in micro-cap public companies.

Between 2007-2009, an unlikely convergence of events ultimately led to the founding of PCG Advisory. There was a financial market collapse, causing the demise of some of countless Wall Street firms. At the same time, there was the sudden emergence of social media. From very early on, Jeff saw social media as a valuable business tool – one in which companies can create their own platform for communication, and thereby build their own community of stakeholders. This was revolutionary, especially for smaller companies who are perpetually challenged to gain exposure in the investor marketplace.

PCG was built on the premise of providing smaller companies innovative tools and strategies to build a larger audience of investors and communicate with these stakeholders in an effective and compliant manner. As more and more clients began to turn to PCG for these tools, Jeff continued to grow the businesses' capabilities, adding more traditional investor relations and communications services these clients needed, and thereby leading the industry toward a fully integrated approach.

Jeff strives to use his vision and determination to innovate and continues to dedicate significant resources to keeping PCG at the forefront of the investor relations field. With his "unique insight into the needs and challenges of today's micro and small-cap companies" Jeff and PCG have used investor relations, traditional communications, and digital marketing to communicate the stories that maximize exposure to current and potential stakeholders. Jeff and his team have worked with over 200 public companies and have established PCG as a key leadership brand.

Jeff is known as a creative innovator that's respected by colleagues as a hard-working, insightful businessman. In his spare time, Jeff enjoys reading, biking, and running and is a board member of Gift of Adoption Fund Metro New York Chapter, an organization that provides grants to complete the adoption of vulnerable children. As a board member, Jeff humbly articulates, "it is my responsibility to spread awareness of this worthy cause to my friends, family, and contacts and to help raise money for this great organization."

Copelon Kirklin is a funding specialist and the owner of The KPC Group LLC, a Greater New Orleans area enterprise that provides a full suite of alternative financing solutions for the purchase, leasing and refinancing of equipment, commercial real estate, and small to large business capital needs, as well as other investment services such as real estate equity funding and capital raising.

Copelon has nearly a decade of experience in the finance sector, starting with his role as a realtor for EXIT Realty Professionals in 2009, where he specialized in residential sales, leasing, new construction, and developments. In 2011, he founded The KPC Group and while it was still in the early stages of development, Copelon accepted an appointment as business relationship officer for Institutional Banking Services, where he was depended on to direct business development and due diligence efforts, market IBS products/programs, and source commercial funding options for outside lenders. After four successful years as a business relationship officer, and facilitating countless, high-value financial transactions, Copelon had established himself as a leader in the industry and earned a reputation for being a highly talented and



performance driven individual. He then decided to focus his efforts entirely on KPC to capitalize on the momentum he had thus far achieved.

By 2016, Copelon had carved out a unique niche for his company and experienced significant growth in both client acquisition and revenues. By practicing a streamlined and intuitive approach to assisting clients, which was founded on



Photo by Marvin Price, Owner, Divine Light Creative Studios, Baton Rouge, LA

efficiency and astute problem solving, he had further increased his reach within the industry and built an enviable network of resources that allowed him to close challenging deals that his competitors could not. In addition, Copelon had conceived and instituted an anomalous feature, which catapulted his referral rate and further enlarged his network of partners.

Surprisingly, Copelon did not pursue a traditional education. Instead, he performed his own studies and refined his skill set through experience, hard work, and self-motivation. He was always inclined toward entrepreneurial endeavors and was inspired by his father, who was a business owner. Copelon also credits his success to his faith, which is ingrained in his character and fosters his views on how to treat people, and to the support of his family. During the earliest days of owning KPC, when business was slower than he had hoped, it was Copelon's wife, who urged him on. His very first transaction might only have netted a \$500 profit, but it was the most important deal of his career.

Copelon's ambition is equally evident in his personal pursuits. He is a dedicated family man who enjoys the company of his loved ones. He is also an avid fan of the New Orleans Saints, LSU football, the Pelicans, and LeBron James, as well as a movie and television series buff.



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Stefan Meierhofer is president and CEO of Telos Capital Management, Inc., based out of San Diego, California, providing sophisticated investors with personalized investment management and financial advisory services. Telos Capital Management, Inc. is a large client advisory firm with over \$600 million in discretionary assets under management. Stefan leads the firm's experienced investment management team and is responsible for the development and implementation of their disciplined investment process. He is an industry veteran with over 30 years of



investment management experience and is actively involved in providing investment advice to clients and helping them implement strategies to reach their financial and lifestyle goals.

Born and educated in Switzerland, Stefan earned his degree in banking and finance, and joined Bank Oppenheim Switzerland AG as an institutional sales representative on the floor of the Zurich Stock Exchange. He earned his "Swiss-Certified Banker" diploma, a rigorous 3-year program that covers all aspects of the investment and banking business, while working full-time at the exchange. In 1988, he joined LGT Bank in Liechtenstein AG as an equity trading manager. As a member of their investment committee he was actively involved in analyzing and trading European companies and gained a broad insight into global investing.

In 1990, Stefan completed six months of educational training with various brokerage firms in New York, after which he moved to San Diego. He earned his CFA designation in 1996 and became a member of the CFA Institute and the CFA Society of San Diego, where he was society president during their 2001-2002 fiscal year. He earned his CFP® (CERTIFIED FINANCIAL PLANNERTM) certification in 2006 and became a member of the FPA (Financial Planning Association) of San Diego. Stefan received formal training in investment fiduciary responsibility and attained the AIF® (Accredited Investment Fiduciary) designation in 2011. He formerly held Financial Industry Regulatory Authority (FINRA) Series 3, 4, 7, 24 and 63 licenses and is fluent in English, German, and speaks some French.

Prior to becoming president and CEO, Stefan was managing partner of A&M Investment Management, the predecessor firm of Telos Capital Management, Inc, which he joined in 1997.

Stefan currently serves as a member of the Investment Advisory Committee (IAC) for the City of San Diego. The IAC is charged with the responsibility to review the investment policy and practices of the City Treasurer and to recommend changes when appropriate.

Stefan and his family live in the Del Sur area of San Diego. In his spare time, he enjoys playing tennis, traveling and reading. His true passion, however, is spending time in the mountains where he can be found trail hiking in the summer and snow skiing in the winter.



PENNEY FINANCIAL

Cameron J. Penney, CFP® is the owner of Penney Financial LLC, a Houston, Texas-based, “fee-only” firm that offers financial, tax, estate, and charitable planning, along with cost-effective asset management for people who prefer objective financial advice to being sold financial products.

Cameron founded Penney Financial in January of 2016, with a goal of providing better quality financial advice at a better cost than the more traditional wealth management firms. The philosophy behind Cameron’s “fee-only” structure is that because their advisors do not make commissions, they can be completely objective and wholly observant of their fiduciary obligations. This is the greatest distinction from competitors and the utmost advantage for clients.

Cameron states, “Penney Financial may be relatively new in comparison to other firms but we are growing rapidly. Our clients appreciate the way we do business and refer us to their friends, colleagues and families.”

As a practicing advisor, Cameron is especially tuned in to client needs and capitalizes on that knowledge by providing the type of service that exceeds the industry standard. This is evidenced by some of the accolades that he has received. In 2018, Cameron was named a *FIVE Star Wealth Manager* and he has been quoted in leading publications such as *CNBC*, *Money Magazine*, and *FA Magazine*.

In addition to being a trusted and successful advisor, Cameron is depended on by both clients and staff to ensure that all business operations are running efficiently and in alignment with the Firm’s business model. His responsibilities include creating financial plans, advising and communicating with clients, staff supervision and training, strategic development, and managing client assets.

Prior to starting his own firm, Cameron worked exclusively in financial services and wealth management at both small, medium and large institutions. His impressive career can be credited in part to his passion for making a difference in his client’s lives. Cameron elaborates, “Both the abundance and scarcity of money can be a source of concern and stress, so helping people better steward their resources can allow our clients to lead more fulfilled lives. The confidence clients gain in having us as a strategic partner build and oversee a long-term plan can add significant value.”³⁷

Cameron received his Bachelor of Business Administration degree from Baylor University. Outside of the office, he maintains an active profile within the community as a volunteer for his church, supporter of NAPFA, and member of the Garrett Planning Network. Cameron enjoys his free time in the company of his wife, and their two children. The couple is expecting their third child in 2019.

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Richard Vazquez, CLTC

Managing Director, The Hotaling Group

“Together We Win.”

This motto is a career-driving force for Rich Vazquez. As managing director at The Hotaling Group, which was established twenty-years ago and headquartered in New York City on Park Ave, the senior level executive has already built one of the full-service, risk management firm's fastest growing teams nationwide.

Positioned on the business development side of his company, Richard focuses on identifying potential clients and engaging them in conversations to understand their financial and business goals. Through such assessment, Richard advises on the full scope of financial services his firm offers; from estate planning and employee and executive benefits, to compensation and retirement planning needs. Particularly sensitive to tax strategy and mitigation planning, Richard then assists in developing strategies to preserve his client's wealth and estates.

With his sights set on national growth, Richard is committed to expanding THG's East Coast presence from New York and Long Island to Miami, Atlanta, Boston, and Los Angeles.

Prior to his current post, Richard was a rising star at Northwestern Mutual, where, as financial advisor and field director, he garnered forty accounts within his first six months, building his book and achieving the prestigious award of *Pacesetter First 40*, a milestone that less than 10% of the industry achieve. The bilingual, Spanish-speaking executive proudly built the Agency's internship program, improving its nationwide internship program ranking from 78th of 80 to 20th of 80.

Outside of the office, Richard seizes opportunities to achieve at extreme sports. He enjoys body building and in 2018, competed in a semi-professional *NPC Competition*, which was a significant personal accomplishment for him. He ranked among the *Top 10* on stage, while working 60+ hours, competing with those who devote all their time to bodybuilding as their profession. A travel lover, who enjoys hiking and snowboarding, he recently realized his adventurous goal of snowboarding The Rockies and climbing both Huayna Picchu and Machu Pichu.

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MICHAEL S. BERRY | ChFC

MSF Companies are honored to support a client list comprising the top 5% of plastic surgeons, dermatologists, and aesthetics professionals worldwide. Michael S. Berry, ChFC, founded MSF Companies in 2012, and he offers his clients over twenty years of experience in the financial services and life insurance spaces.

MSF Companies are passionate about serving the healthcare and aesthetics industries exclusively with “Healthcare in Healthcare” centered on the following foundations of expertise that solve their clients’ biggest problems.

A Portfolio of Competence. MSF Companies belongs to an elite advisory group consisting of over 150 independent specialty firms nationwide. This gives you access to the most competent guidance available without bias in the areas of tax reduction, asset protection, investment, retirement, benefit plans, insurance, corporate structure, and estate planning. They will arrange your board of advisors, monitor performance, and make your plans surprisingly simple and cost effective.

Asset Protection. Asset protection is a type of financial planning intended to protect one's assets from creditor claims while operating within the bounds of debtor-creditor law. Experts advise that effective asset protection begins before a claim or liability occurs, since it is usually too late to initiate any worthwhile protection after the fact. Find out how you can maintain control and use of your wealth and protect it at the same time.

Meaningful Tax Reduction. Tax is likely your largest erosion of wealth. Every client of MSF came to them with a product, a strategy or a relationship already in place. Most of the advisors and clients they meet are unaware of the tools, strategies and techniques available to them. What are the most recent three tax reduction ideas your advisors brought to you? Many times, clients of MSF had outgrown their current support team and neither had the time, nor direction on how to seek a higher level of guidance. Why not ask MSF for a second opinion?

Global Citizens. Are you a non-U.S. citizen? Are you a resident alien? Are you a non-resident alien? Do you own, or do you plan on purchasing real estate or other assets and investments within the United States? MSF has found that many global citizens are seeking to acquire U.S.-based assets. There can be harsh transfer taxes imposed on non-resident aliens and your families. It is important to navigate your options correctly.

In 2018, Michael was named a featured judge for the Global Aesthetics' *MyFaceMyBody Awards Gala*; the only non-medical practicing judge. *Medical Economics Magazine* has recognized Michael as one of the *150 Best Financial Advisors for Physicians*. Michael says, “Our clients hire us for what we know, and stay with us for who we are.”

Michael is a published author and subject matter specialist.



His work has appeared in *Physicians Money Digest*, *Medical Economics*, *The Law Journal Newsletters*, and *Financial Advisor Magazine*. As a seasoned and inspiring public speaker, he has presented for the National Health Care CPA Association, Lion Street Indaba, The Rainmaker Companies, and other industry events.

While 70% of his clients are in the healthcare industry, Michael also works with wealthy families, who require the advanced knowledge and enviable performance record that Michael has established. Michael says, “We offer not only a portfolio of products, but also one of competence.”

Michael graduated from the University of Rhode Island in 1991, with a Bachelor of Arts degree in communications. He holds the designation of Chartered Financial Consultant (ChFC) from the American College in Pennsylvania, is licensed in life, health, and accident insurance, and holds NASD Series 6, Series 63, Series 66, and Series 7 licenses.

Michael resides in Newtown, Connecticut, with his wife, Christine, and their three children, aged 12, 15, and 18. When he is not engaged with professional obligations, he enjoys family gatherings, cross-fit, and playing tennis.

For access to MSF Companies' complete library of case studies and other resources, visit msfcompanies.com.

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Larry "Jamie" McGrory, JD, ChFC® RICP®

Fortis Lux Financial is a prominent firm that offers a full suite of financial services to discerning clients. Since joining the firm in March 2018, Jamie has brought together a seasoned group of knowledgeable advisors that offer wealth management, trust, estate, and retirement planning, risk management, tax mitigation and business succession strategies, and more. As a valued member of the leadership team at Fortis Lux Financial, Jamie's philosophy is specifically aligned with firm's holistic approach of using experience and expertise to focus on and support each individual client and exceed their expectations.

Prior to joining Fortis Lux Financial, Jamie, who is also a licensed insurance agent, held several executive appointments with leading financial corporations such as NYLife and John Hancock, where he served as regional director of estate and business planning, managing partner, and vice president of agency development. With over 30 years of experience in the finance sector, there is little that Jamie has not learned about, mastered, and shared with his impressive roster of loyal clients.

Interestingly, his current vocation was not part of Jamie's original plan. He graduated from the State University of New York at

Cortland in 1979 with a BA in education. After college, jobs as a social studies teacher were rare and offered making less than an admirable annual salary. Wanting a more lucrative career, Jamie decided to continue his education and go to law school. He attended New York Law School and earned his Juris Doctor degree (JD) in 1984. He then passed the *Bar Exam* in 1985. After working as a practicing attorney for several years, Jamie then shifted his focus to the finance and insurance industries, pursuing additional education, which led to certifications as a Chartered Financial Consultant (ChFC) and a Retirement Income Certified Professional (RICP).

With his education in law and vast and comprehensive experience in the insurance and financial services industries, Jamie attributes his success to having a common vision and a real desire to deliver quality experiences to advisors and clients alike.

Jamie is a member of the American Bar Association, as well as a member of the board of directors for the SUNY Cortland Alumni Association. In his free time, Jamie enjoys traveling, boating, fishing and spending time with family, friends and his wife, Cindy.

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StraightPath VENTURE PARTNERS

Michael Castillero

Managing Director/Founder

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

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

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

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

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

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



Offering The Best Pre-IPO Venture Investment Services

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

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Kyle Dunn started his lengthy career in real estate project marketing before segueing towards the private equity space. He established himself as a leading voice in real estate marketing – an industry where the offerings were far too homogenous. He quickly moved into executive roles with Sotheby's International Realty and Second City Capital, before transitioning to his present appointment.

Kyle's day-to-day is based on his primary goal, which is to build effective brand strategies and to push investment managers to re-think their approach to marketing. Meyler. Fostering financial literacy is paramount to his mission and Kyle strives to reform traditional, antiquated processes in order to make them compatible with the alternative investment products of today. He elaborates, "I help people understand that engagement is essential and that is typically reliant upon change. In a nutshell, we do whatever is necessary to increase their exposure, so that they can focus on their clients."

To that end, Kyle has been instrumental in bringing video into vogue within the alternative investment sector. His creations include a private equity video that held a world record in slacklining and a video that featured a pro surfer – widely viewed as the first hedge fund advertisement in the United States.

Kyle holds a Bachelor of Commerce degree, with a major in marketing, from the University of British Columbia. Outside of the office, he enjoys sports such as water skiing, white-water kayaking, and being outdoors.

MEYLER CAPITAL

Meyler Capital is reinventing the process of raising institutional capital and blazing a trail toward a modernized and relevant business model that capitalizes on proven marketing techniques and relationship building. Under the expert guidance of CEO, **Kyle Dunn**, and COO, **JD David**, Meyler Capital provides investment managers with solutions that help to raise capital faster, increase productivity, and foster distinction within an oversaturated market.



JD David first established himself as a successful trader and risk manager in the early 1990's, as an options market-maker for O'Connor and Associates prior to its purchase by Swiss Bank and then as a managing director for Credit Suisse, where he managed both derivatives and cash trading desks. He then transitioned to executive roles for Interlachen Capital and JASP Capital, before partnering with Kyle Dunn to form Meyler Capital.

Meyler Capital is entrepreneurial in spirit and as its chief operations officer, JD is afforded the opportunity to wear many hats. He is depended on for relationship management, content development, and client acquisition, as well as co-captaining the expansion of the company. JD's extensive experience in finance allows him to competently advise alternative investment managers and to also challenge their preconceived notions on what is unique or what brings value. He states, "The capital raising process is broken. It's been far too inefficient for far too long and far too much time is wasted because it is unwilling to evolve. As Kyle says, paragraphs on freeway signs don't work. If you do and say the same things as everyone else, investors will just choose 'everyone else.' Getting your reputation to precede you is critical. There's a lot more to marketing than walking into a room and expecting someone to write you a check."

JD double majored in finance and real estate and minored in psychology at Indiana University Bloomington. Outside of the office, he maintains an active agenda of philanthropic projects including serving on the board of his childrens' soccer team, mentoring students, and supporting educational projects.

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Brendan Holt Dunn is the CEO of Holdun Family Office and managing partner of Holt Accelerator. Holdun, a 5th generation family business that was awarded *Best Multi-Family Office in the Caribbean* for two consecutive years (2017 and 2018), offers a full suite of financial amenities including wealth management, trust, corporate, and concierge services, from its headquarters in the Bahamas.

Brendan started working at Holdun in 2004, but was not afforded any special advantages. He had to listen and learn, while earning his place within the hierarchy. Eventually, operational control of the office was passed to Brendan from his father, Stuart Dunn, and he has since led the company's international expansion. Presently, as CEO, Brendan wears many hats but his primary focus is on overseeing the organization as a whole and ensuring its perpetuity, profit, and progression.

Holdun Family Office traces its heritage back five generations to industrialist and financier Sir Herbert Holt, who amassed a business empire that spanned three continents during one of the most tumultuous periods in history; the Great Depression. He was the longest serving president and chairman of the Royal Bank of Canada, who, during his tenure, had multiplied their assets fifteen fold. Sir Holt's political power is said to rival that of the Rockefellers and his legacy forms

the foundation that Holdun Family Office was built upon. "Holdun" is a hybrid name, formed from the Holt and Dunn families, who have since managed their established wealth across five generations. Given its tradition, history, and historical investment returns, Holdun has established a well-deserved reputation as a discreet and private provider of personal financial services that are not aligned with any financial institution. Instead, it is committed to optimizing prudent returns by managing clients' interests alongside those of the Dunn family, ensuring an alignment of objectives for all investors.

On April 26th, 2018, Holdun launched the Holt Accelerator, a group of modern day brokers, who accelerate deal making between fin-tech startups. As a tech-savvy investor, who has made many investments in startups including Uber, Addepar, Taxfyle, and Stradigi AI, Brendan was perfectly suited to a role as managing partner of this fledgling enterprise.

Brendan holds a Bachelor of Administrative and Commercial Studies degree, with a focus on finance, from the University of Western Ontario.

Outside of his professional obligations, Brendan enjoys spending time with his family and children, as well as playing golf, tennis, and swimming.

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Dennis Klemenz
VP/CIO, Connex Credit Union

As the chief information officer and vice president for Connex Credit Union, Dennis Klemenz manages several highly effective teams comprised of experienced and innovative IT professionals. He credits his team with adeptly managing the ever changing information technology needs of financial services and for developing and implementing complex technical solutions for the credit union.

As CIO, Dennis oversees the information technology team and explained how the team was re-organized to better serve the business in 2017. He points out that, "We created three discrete areas to better support our business and technology roadmap."

Group I (Infrastructure) supports cyber-security and the technical infrastructure of the credit union. This group is solely responsible for keeping the systems running and secure. This team helped Connex to be one of the first financial institutions to implement a hyper-converged infrastructure designed to improve performance and enable scalability in the infrastructure.

Group II (Core) supports the core processor (software and infrastructure) of the credit union. This group dedicates 100% of their time to managing,

maintaining, and optimizing the core processor; ensuring the core is maximized for optimal performance and efficiency. This team also created a second support location in Colorado, a strategic maneuver to keep the company running at all times in the event of a (local or regional) disaster.

Group III (Mobile & Analytics) supports the credit union by developing custom analytics and insights into all of the credit union data. This group also developed a mobile-first, mobile-only digital strategy and is currently working on an in-house developed budgeting and financial management tool. In addition, this group has already built several cyber-security tools to monitor emails, spoofing, spam, and more.

Dennis proudly manages these highly innovative tech teams that have successfully leveraged technology, analytics, data, infrastructure and people to create numerous technical applications, programs and models to support and advance the Connex Credit Union business model.

Connex Credit Union was founded 79 years ago (in 1940) and Dennis joined the company in 2015, in their 75th year. A huge success story, Dennis explains that "the credit union started out with four or five guys working for a telephone company, and now we have over 58,000 members!" Notably, since he joined the firm in 2015, Connex Credit Union has grown over 40% in assets.

Prior to his current role, Dennis worked for over nine years at Sikorsky Aircraft as a manager of big data/analytics, business intelligence, and innovation. In addition to his career at Connex Credit Union, Dennis is an adjunct professor at both Quinnipiac University and the University of New Haven, teaching Computer Science, Analytics, Mobile Development, and Cybersecurity. He also serves on the advisory board for both universities.

Among all his other professional accomplishments, Dennis works with startup companies in New Haven, Connecticut. Along with a childhood friend, Dennis is one of the founders of an organization in New Haven (Breaking Into Tech) that helps startups and entrepreneurs gain traction and get the attention they need to grow. He explains his commitment to this cause as follows, "I want people to see all of the great things going on in this great city in between Boston and New York."

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Aaron Safier is the founder and chief executive officer of Sapphire Wealth Advisory Group, a New York based firm that provides a full suite of financial services for high-net-worth individuals, families, and business owners. Aaron has a long history of success within the financial sector that encompasses more than 14 years of experience and several roles in prominent companies. One of his first career achievements was as a branch sales associate for M&T Bank, where he garnered and managed client relationships and was responsible for opening more than \$3M in new accounts within his first year. Aaron followed this success with a role as a registered associate for Morgan Stanley, where he worked closely with financial advisors and money managers to create investment proposals and investment portfolios for their high-net-worth clients. This role also allowed Aaron to further augment his skillset through involvement with securities research, investment modeling, trust & estates, and insurance.

In 2011, Aaron accepted an appointment with Barnum Financial Group as a financial planner and special needs planner. For the last seven years, he has worked with families who had dependents with special needs, entrepreneurs, and young professionals, helping them to make informed decisions about their long-term financial planning goals and establishing a legacy for the next generation. Having a personal interest in the area of special needs planning, Aaron can relate to many of the challenges a family may face. He has been a frequent guest speaker at non-profits and special education programs, providing financial literacy workshops to parents on key aspects that involve financial planning for families that have children with special needs. In the earlier part of 2018, Aaron was asked to be a guest on television to share different ideas that relate to key aspects of special needs planning.

As a highly specialized finance professional with a proven history of success within the industry, it was a natural progression for Aaron to assume his most recent leadership role with Sapphire Wealth Advisory Group. While he is depended on to oversee the operations and ensure the firm's continual upward mobility, he remains devotedly engaged with his clients. On a daily basis, Aaron collaborates with his strategic



partners such as accountants and lawyers, to assist clients in addressing concerns related to retirement planning, savings, asset protection, and investing. Similar to an architect, he constructs tailored financial plans based on their needs, goals, and resources in order to best prepare, protect, and provide for their financial success. As a result of this compassionate and genuine approach, Aaron has established an impressive and loyal roster of clients, who consider him not just an advisor, but a trusted friend.

A key element to Aaron's value is his commitment to learning more about developments in the financial planning industry. As a result, he has successfully completed the accreditation exam to become an Accredited Wealth Management Advisor ("AWMA®") and a Life Underwriter Training Counselor Fellow ("LUTCF"). He is also an avid reader on topics relating to behavioral finance and the history of Wall Street and the financial industry. Aaron holds a bachelor's degree in finance from Yeshiva University, Sy Syms School of Business as well as an MBA in finance and international business from Iona College, Hagan School of Business. He has been a frequent guest speaker to provide financial literacy workshops at a variety of corporations, hospitals, and non-profit organizations. As an active alumnus of his high school, he frequently provides workshops to graduating seniors on different aspects of personal finance. Equally attentive to both the financial and local communities, Aaron maintains membership with the Manhattan Chamber of Commerce. He also volunteers at a number of local organizations that cater to children with special needs.

When he is not helping people with their financial goals or engaged in a philanthropic pursuit, Aaron enjoys spending time with his wife and 4-year-old son. He is an all-around athlete, who plays most sports, an avid runner and weight-lifter, and car show enthusiast. Growing up, Aaron's favorite hobby was building and launching model rockets and his dream is to fly his own airplane.

Morgan Stanley

Mellany Bagtas, CFP®, CRPC® NMLS# 577876
Vice President, Financial Advisor, Portfolio Manager

As a Certified Financial Planner™, portfolio manager, and vice president of wealth management at Morgan Stanley, Mellany Bagtas helps successful professionals and business owners make informed, confident, and smart decisions about planning for the future. She attributes her personal and professional success to treating her clients the way she would treat her own family and friends, and working extremely hard to establish lasting, meaningful relationships that are built on trust, knowledge, and an elite level of client service.

As an experienced financial planner and advisor, Mellany provides her clients with customized advice on pre and post retirement needs, asset management and estate planning. She conveys that every client relationship starts with an individual plan. She strongly believes that planning and advice should go beyond investments and asset allocation. These are only the tools that help people achieve their financial goals. Mellany explains, “I consider myself as my clients’ GPS system. I map out their strategy to make sure they get to their destination safely and on time. There will be times we would need to make a detour and make some changes to our plan, based on unforeseen events or factors that we can’t control. But, I keep them posted on their progress and make sure I manage their expectations properly. My clients know that whatever happens, I’ll always be there to guide them and give them the best advice I can give, based on the information that I have, and they appreciate that.”

Mellany’s impressive career and experience in financial services began after she graduated magna cum laude from Mount Saint Mary College with a BA in business administration with a concentration in finance. She began working in the financial industry as a banker for JPMorgan Chase. She then spent ten years at Merrill Lynch, working her way up to a successful role as vice president and wealth management advisor.

Mellany serves on the board of directors and is the past president of the Hudson Valley Estate Planning Council. She also served on the board of St. Luke’s Cornwall Hospital Foundation, was a member of the board of trustees for the Community Foundations of the Hudson Valley, and is an active volunteer for several other non-profit organizations.

Mellany’s motto is, “Always deliver more than expected.” She explains, “I always go above and beyond what people expect from me, and what I expect from myself. I never settle for mediocrity. If I’m going to do something, I do it with a lot of accountability and passion.” This motto has certainly served her and her clients well.

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CERTIFICATIONS/LICENSES/AWARDS

- CFP® Certified Financial Planner™
- CRPC® Chartered Retirement Planning Counselor (SM)
- Series 6, 7, 63, and 66
- Life, Health, Variable, and Long-Term Care Insurance
- Portfolio Manager: *Morgan Stanley Portfolio Management Program*
- Recipient: JP Morgan Chase, *Top Bankers Award* in 2008
- Recipient: Orange County *Rising Star Award*
- *Hudson Valley Magazine: Five Star/Top Wealth Managers List* in 2014, 2015 and 2016

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E. Kory Stafford is the president and chief executive officer of AMUSA Commercial Capital, a division of Alpha Mortgage, USA. AMUSA Capital, founded in 1993, is a private lending institution, headquartered in Fort Worth, Texas. It services most US states with a few program exceptions. AMUSA has closed thousands of transactions in its twenty-five years in business.

AMUSA Commercial Capital, referred to as “a problem solver” by its clients, is an accredited member of the Better Business Bureau and maintains an A+ rating. This achievement is a direct reflection of the level of service they provide and their ability to assist with even the most challenging loan scenarios. Under Kory’s astute direction, AMUSA offers commercial real estate loans ranging in size from \$100K to \$10M, on a variety of property types, including single-family 1 to 4, Investment properties, multi-family, and most commercial property types. They can also overcome many common obstacles such as lower credit scores and income documentation by offering programs that accept bank statements in lieu of personal tax returns.

Kory is well known for his extensive knowledge of commercial real estate lending strategies, problem solving, negotiations, and loan structuring. He has funded thousands of transactions during his 25 years in the industry and received numerous accolades for his outstanding service and commitment as a business leader.

In 2003, the National Republican Congressional Committee presented Kory with the *National Leadership Award* for his service as honorary chairman of the Business Advisory Council. He is also listed in *Who's Who in Executives and Businesses* and a former member of the Dallas chapter of The Young Entrepreneurs Organization. Additionally, Kory has been an invited guest and speaker on several television and radio programs.

From 1997 until 2008, Kory hosted the Saturday afternoon, *Alpha Mortgage Show*, broadcasted on radio stations such as ABC, News Talk 820, and WBAP out of Dallas, Texas. He also hosted *Minding Your Business Radio with Kory Stafford* on *The Business Survival Radio Network* live from 660 KSKY in Dallas, and pioneered multi-media advertising campaigns for the mortgage industry in the early 90's and 2000's.

When he is not engaged with professional obligations, Kory maintains an active profile within church and community and is a born-again Christian. He is an accomplished musician, having played guitar and piano for the rock band, Classic Steel, a motorcycle and boating enthusiast, and most importantly, a dedicated husband and father to three grown children with 6 grandchildren.



E. Kory Stafford

Founder/President and Chief Executive Officer

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