FALL 2021 EDITION

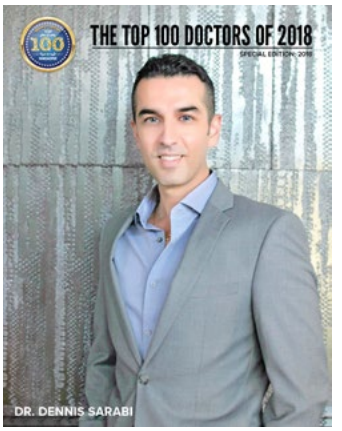
THE TOP 100 PEOPLE IN FINANCE

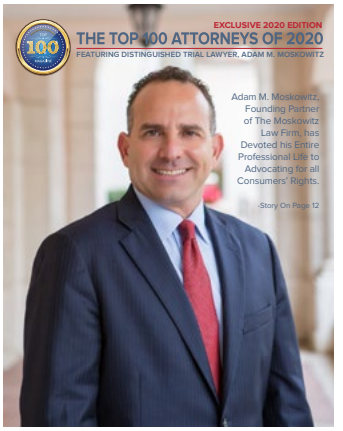
FEATURING HOWARD CHI, COO, SAN FRANCISCO SPCA

Learn How One Man's Lifelong Love for Animals Led to the Revitalization of The San Francisco Society for Prevention of Cruelty to Animals.

-Story on Page 34

THE TOP 100 MAGAZINE





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

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

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

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

Joseph Nunziato
CEO, Redwood Media

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THE TOP 100 PEOPLE IN FINANCE

WHO'S INSIDE

A-E: Aitken, Scott G. - 38, Alto, Christopher - 93, Arnold, Gage - 41, Aseme, Ken - 93, Batie, Steven - 96
Berkson, Noah - 43, Billings, Will - 95, Boudreau, Shane - 73, Bour, Nick - 77, Brick, John - 35,
Burke, Scott - 49, Butler, Jerel - 56, Caldwell, Greg - 57, Cheong, Karl - 97, Chi, Howard - 34
Chow, Raphael - 81, Coleman, Roger - 37, Covello, Paul - 10, Croswell, Bobby - 36, DeBerry, David II - 94
Desancic, Boris - 8, Diekelman, Adam - 94, Dieng, Abou - 80, Earyes, Jen - 84

F-J: Firoozi, Ali - 72, Gaines, Taylor - 95, Gallo, John - 22, Garol, Jacqueline - 46, Garrido, Juan - 99
Ghaly, Mounir - 100, Gleason, Ricky - 44, Goette, Flo - 48, Greenberg, Melissa - 78, Greenberg, Scott J. - 84
Guerin, Eric J. - 58, Guzman, Matthew - 90, Harnen, Neil - 75, Harris, Antwone - 45, Henry, LaMont M. - 69
HernandezAriano, Juan G. - 26, Hightower, Larry - 91, Hollander, Bryce - 20, Jafek, Rob - 85

K-N: Kacer, Kevin - 61, Karam, Jimmy - 50, Keenan, Brian - 28, Kelly, Sean - 33, Kettner, Michael - 40
Knezevich, Eddie - 91, Kupe, Oliver - 12, Lam, Janet - 76, LaVerde, Anthony - 53, Lerner, Brandon - 60
Levasseur, Audwin F. - 54, Lichtenwald, Konstantin - 47, Longley, Michael - 85, Longo, John - 66
Longo, Tyler - 66, Lotz, Jace - 89, Lumley, John - 52, Maples, Brenna - 68, Marchese, James L. - 4
Marzo, Peter - 14, Masri, Margo - 24, Mathai-Davis, Stephen - 16, McBride, Nihad - 42, McEnroe, Milena - 87
McLane, Assunta “Susie” - 74, Metzler, Emily - 92, Michaels, Clifford - 63, Mortensen, Peter - 86
Moskowitz, Stanley - 79, Mukkamala, Mahati - 88, Murphy, David - 71, Myles, Leanne - 39, Naqvi, Farhan - 100

O-S Perry, Christopher J. - 65, Pocius, Jayson - 67, Presley, Ken - 88, Reeves, Jason - 59,
Rohleder, Nicholaus - 87, Rotstein, Mark - 98, Sandrock, Cory - 18, Sankovic, Diana - 97, Shergill, Parvinder - 55
Smout, Leigh - 99, Spector, Sarah - 51, Spencer, Melanie - 96, Staten, Grace - 86, Stirpe, Gino - 62
Su, Peter - 98, Suwanvichit, Nick - 30

T-Z: Tella, Herve Max - 70, Tengler, Nancy - 90, Tripodi, Justin - 89, Tursi, Mike - 67, Valmer, Mitch - 82
Webster, James - 32, Withey, Alan - 83, Young, Robert G. - 92, Zaidi, Shiraz - 64, Zdyb, Jason - 83

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JAMES L. MARCHESE

PRESIDENT/CEO

To say that James L. Marchese, MPA, JD, is a man of many talents would be an immense understatement as few others have ever worn such a wide variety of hats.

He is an experienced entrepreneur, banker, whistleblower, chief executive officer, film producer, and actor; yet his role as a husband to Amber and as a father to their children, Corbin and Isabella, is first and foremost. And while he's a devoted family man, he is also a skilled litigator and a financial thought leader who serves as president and CEO of MortgageNOW, Inc., a New Jersey-based company where he has lent and insured over $10 billion in mortgage-backed securities. James also reviews potential business ventures and whistleblower cases by utilizing his master's degree from Columbia University and Juris Doctorate in law from Seton Hall Law School. In fact, he was recognized in 2015 for his role in helping the Department of Justice win a record $16.65 billion settlement against Bank of America. He has appeared on *Money Beat*, *Fox Business*, *Good Morning America,* and *Watch What Happens Live,* and has been featured in *Wall Street Journal*, *Business Insider*, *Inquisitor*, *Daily UK*, *People.com,* and *Newsweek*. He has also been a contributor to *Yahoo Finance* and was a top influencer on Twitter, with more than 9.5 million impressions per month.

When he is not working in financial services, James devotes time to his new-found passion—acting and producing in the film industry. He and Amber have both starred in *Real Housewives of New Jersey*, *Marriage Bootcamp*, and they are now working on a new project; a full length feature film and limited series *Abaddon*. We recently had the opportunity to meet with James to learn more about his unique, multifaceted career.

Q&A

Q: Let's begin with your roles as president and CEO. Tell us about the work you do at MortgageNOW.

A: I joined MortgageNOW in 2002, so I've been with them for nearly 20 years. We are a private equity mortgage banking firm as well as a non-supervised Title II lender, which means we make our own choices and decisions regarding lending, processing, underwriting, origination, etc., based upon the guidelines we choose. My office is in Shrewsbury, NJ, and at one time we employed over 500 staff members in twenty-five states. Since changes were recently made in federal rules, we've had to make some cuts and are now primarily focusing on our locations in CA, PA, MD, and NJ.

Q: How does the firm's flexibility benefit your clients?

A: At MortgageNOW, we can do things that 99% of other banks can't do. As a private equity, non-supervised Title II lender, we have the freedom to look at each borrower's individual loans and to make unique decisions that are tailored to each person. We also put together multiple options for our clients and have guidelines no one else can match. We can lend to self-employed borrowers, people with rapidly increasing income, young adults with student loans, and more. These days we are helping many self-employed borrowers refinance and find homes as well first-time home buyers. We are also helping those hurt by the COVID pandemic, who suffered interruptions of income. A significant portion of our business is helping people who the big banks turn down. We take great pride being characterized as the "Main Street lender" not the "Wall Street lender."

At MortgageNOW, we can do things that 99% of other banks can't do. As a private equity, non-supervised Title II lender, we have the freedom to look at each borrower's individual loans and to make unique decisions that are tailored to each person.

Q: As a life-long entrepreneur, how did you get involved in the film industry?

A: My wife, Amber, is an actress, who has starred in *Real Housewives of New Jersey*, *Marriage Bootcamp,* car and cooking commercials, appeared on *The View*, Cathy Lee and Hoda *Today Show*, *Watch What Happens Live*, *The Real, E Entertainment*, *Extra Extra,* and other international programs. So, a film team approached her about being in an upcoming project they were working on. They originally planned to create a limited series and shot the trailer along with several scenes. However, when they started editing, COVID hit. The team realized they needed to pivot, so the series was then transitioned into a full-length feature film which will lead to a limited series—*Abaddon*. One day, Amber asked me if I would be interested in producing the film, and when I looked at the project, I saw that it had great writing and accepted.

Q: You have described Amber as "the glue that holds everything together." What else would you like us to know about your wife?

A: Amber is a remarkable woman, loving mother and an amazing wife. She is well educated, with a master's degree from Columbia University. However, it is her inner strength and faith that are her defining traits, not her education.

Amber is a New Jersey native who puts her family above everything. She lost her father, a war veteran, to pancreatic cancer at 19 years old. After just two years of marriage, Amber was diagnosed with breast cancer. At 31 years old, she underwent nine surgeries, including a double mastectomy and a year and a half of chemotherapy—all while caring for our children. It was a very difficult time as Isabella and Corbin were both under three-years-old at the time. She was in remission for several years before relapsing, but thankfully the second course of treatment has proven successful and she has been cancer free for over five years. She just amazes me with the dedication and hard work that she puts towards raising the children. She didn't like what was going on in the school districts, so she took the 'bull by horns' and began teaching her own curriculum to our children. The four of us make a wonderful team together; my family makes life an adventure.

Amber is a remarkable woman, loving mother and an amazing wife. Her inner strength and faith are what holds our family together.

For James' Feature in The Wall Street Journal

Q: Amber is certainly a woman of strength, which also shows on screen. Will we be seeing her in *Abaddon*?

A: She is actually behind the scenes on this project. We are both executive producers and Amber does an amazing job of running the set. Surprisingly, I am the one who will be appearing on the big screen this time. I am trying to convince her to take a small part but so far, she wants to stay behind the camera. I think she likes being the boss.

James has appeared on *Money Beat, Fox Business, Good Morning America,* and *Watch What Happens Live*, and has been featured in *Wall Street Journal, Business Insider, Inquisitor, Daily UK, People.com*, and *Newsweek*. He has also been a contributor to *Yahoo Finance* and was a top influencer on Twitter, with more than 9.5 million impressions per month.

Q: What can you tell us about the plot?

A: The story follows two FBI agents investigating a series of gruesome murders in the Catskills. They believe the killings are cult-related and through a lead, end up interviewing my character for more clues. I play the role of Massimo, an Italian banker who was in a federal prison but now spends a lot of time trying to reform inmates through his religious order. As the FBI interviews me, they uncover a much deeper plot that involves corrupt judges, politicians, and businessman, who are committing crimes that have so far gone unpunished. The FBI believes I can assist in finding the group of killers but then realizes I am more of an asset for illuminating the pattern of how the victims are being selected. I can't tell you much more than that, but it's an exciting project that has taken center stage. The team has completed the script and filmed a few teaser scenes, so we expect to start a 26-day film shoot during Q4 2021. We are still looking to fill a few spots on the production/investor and talent sides, so if anyone is interested, I would love to hear from them. The opportunity to publish content is beyond anything seen in history due to the rise of streaming, so are expecting this to be a big hit.

mortgage NOW inc.

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BORIS DESANCIC

Ascent
WEALTH STRATEGIES

Life experiences, combined with our unique personality traits, set each individual's perspective on this world. They provide the impetus for each step we take and choices we make. Boris Desancic can best be described as a creative thinker who not only understands the underlying correlation between the past and the future, but is capitalizing on it. At this stage of his life, his particular "life equation" has led Boris to impart his own wisdom gained through experience and his assertive view of the future onto the lives he touches through his work. And while Boris forges into the future inspired and determined to modernize antiquated financial principles, he is ever mindful of how he got to where he is.

Raised in the former Yugoslavia, Boris witnessed firsthand, both great success and substantial struggles. Despite the ongoing turmoil in the region, his parents were both quite prominent in the business world. His father, an idol to Boris, was a three-time Olympic athlete, a C-level executive, and a successful businessman, who forged his niche in the world of debt arbitrage concepts between world banks. His mother was a successful attorney, who was closely affiliated with the government's International Cabinet for Foreign Relationships. This environment cultivated an intrinsic strength, which allowed his family to endure the eventual loss of their secure lifestyle as war ensued. Boris was sent alone, at the young age of 17, to move ahead into an unknown but safer future in the U.S., that would allow him to ultimately rebuild and then expand on his family's legacy.

Boris, can you tell us about your company and your primary role?

Ascent Wealth Strategies is a wealth advisory firm that specializes in business tax strategies, estate and asset protection planning, and wealth management. The company was founded with a mission to assist clients in every aspect of their monetary affairs. To that end, we have developed one of the most comprehensive financial product platforms available today. Our goal is to build holistic, long-term relationships that facilitate optimal results for each client's unique scenario.

My role is very straightforward. I direct our operations, engineer our development, and my favorite part, I consult with clients. The interactions are always fascinating. Whether the client is a family looking to manage their wealth appropriately, a successful business owner trying to lessen the tax impact on his/her revenues, or a professional athlete taking the right steps to protect and expand on his/her new-found wealth, I always feel privileged to have a role in their lives and their financial future. So, every day is both thrilling and very impactful.

You've worked successfully for three decades. You've mentored over 100 financial advisors and won a bevy of awards. What drives you to continue?

I think it's a combination of factors. I have always been drawn to helping people and teaching. All of the interactions with my clients are intriguing. I enjoy taking complex concepts and making them seem simple and understandable. I'm also hyper-aware that I'm carrying forth my parent's legacy and building the legacy that I will leave to my daughter.

I'm also very proud of the niche we've carved out in the business planning industry, and I'm compelled to progress it further. That our Revenue Protection Program is a genuinely unique approach, gives me a sense of pride. We constantly see clients who have seven-figure revenues but were never given this particular type of insight and assistance with their business and tax planning. I feel fortunate to be able to show them something new and genuinely impact their future for the better.

> The three pillars of our advanced strategy that differentiate us are: income shifting, tax arbitrage, and asset protection.

Clearly you have an extensive knowledge of finance, and it is obviously a tremendous benefit to clients. Can you elaborate a bit on your career?

Well, I've been at this since I was 21. Straight out of college, I was an associate partner in a small, boutique wealth management firm. Shortly thereafter, I got involved as a managing principal with Waddell and Reed. They were starting a new firm in Seattle, and I was entrusted to build it up from scratch. It became one of fastest-growing operations in their history. By the time I reached year nineteen with the company, I'd begun to feel that I wanted to move into a venture of my own. That was when Ascent Wealth Strategies was born, and I continue to run it to this day.

When you founded Ascent Wealth Strategies (AWS), was there something you wanted to do differently in your firm?

One of the things I realized very early in my career is that not everyone has all the answers, including myself, so when I founded AWS, I worked hard to establish partnerships with individuals who I knew were bringing the best ideas and products to the market. As an example, through our partnership with Westpac Wealth Partners, we have access to the brightest minds in advanced business and tax strategies, and innovative insurance planning. Through our partnership with Clear Creek Financial Management, our clients benefit from sophisticated technology, investment management brain trust, and reporting. Our partnership with Helios Quantitative allows us to offer an institutional-side style of investment management to our retail clients. In addition, our relationships with prominent legal and accounting firms create access to trusted professionals who can execute on our clients' advanced planning needs.

The three pillars of our advanced strategy that differentiate us are: income shifting, tax arbitrage, and asset protection. These key areas are supported by at least a dozen other fairly intricate concepts. It seems intuitive to me to offer these services, so they are central to our work.

Founder

> The company was founded with a mission to assist clients in every aspect of their monetary affairs.

Your Revenue Protection Program is a unique concept your firm brings to your Business Owner clients. Can you expend a bit on it?

Sure. For every successful business owner, it's critical to be proactive in the pursuit of retaining the greatest portion of their hard-earned revenue. While the professionals our clients already depend on provide them with crucial services, we usually find we are able to complement the work they do with our own and really elevate their outcomes to the next level. We do this by implementing our Revenue Protection Program, reducing tax bills in many cases by hundreds of thousands of dollars, shifting much of their risk exposure, and generally restructuring more antiquated plans into much more efficient and effective strategies.

Lastly, Boris, if you had to advise me as a client with just a few words, what would you say?

I'd advise you to build, protect, and preserve your current and future wealth, to establish your legacy, and create a roadmap for the generations to come.

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Paul Covello

With more than two decades of buy-side hedge fund trading experience—and the past 10 years building and managing global trading desks—Paul Covello has dealt with every type of asset class and product in the industry. He began his career as an industrials portfolio manager at Exis Capital before moving on to accept a position at Pequot Capital, a $12 billion hedge fund. He spent five years there as a trader, servicing multiple portfolio managers for the Emerging Manager Platform and the Core Fund. Paul then became the director of trading at JAT Capital, a $3 billion technology-focused hedge fund, and later, the director of global trading at Cramer Rosenthal McGlynn where he spent six years trading all sectors with peak assets of $15 billion. His primary focus included all aspects of compliance, risk, best execution practices, trade cost analysis, MFID II/ brokerage reporting, and portfolio construction.

In September 2019, Paul was named managing director and global head of outsourced trading at Jefferies, a multinational independent investment bank headquartered in New York City. The firm provides clients with capital markets and financial advisory services, institutional brokerage, securities research, and asset management. Paul sits within the Prime Services Group within the Equities business, with a focus on global equity trading, servicing existing clients, and developing new initiatives to expand the firm's platform. He currently manages a growing team of traders across Hong Kong, London, and the U.S., serving over 100 clients globally. Jefferies Outsourced Trading Desk (OTD) strives to act as an extension of its clients' investment processes, aligning and executing a trading strategy consistent with each firm's trading vision. The OTD also collaborates with portfolio managers to provide global broker-agnostic best execution in accordance with urgency of trades, liquidity profile, and intraday directional views.

Notably, clients utilizing Jefferies' OTD allows access to the firm's other Equities capabilities, including its global equity research product, with more than 2700 companies under coverage, as well as the firm's capital introduction services.

Paul recently met with us to share more about Jefferies OTD as well as its services and scalable solutions.

Q: What is OTD and what is the genesis of this idea and service?

Outsourced trading really rose to prominence in 2014 and 2015. As the hedge fund landscape changed, many funds began looking for ways to save costs internally while keeping all the components of the traditional hedge fund intact. One way to manage expenses is to effectively outsource one of the biggest expenses—trading costs. The trend in outsourcing, however, ranges beyond trading as COOs and CFOs are also commonly outsourced.

> Jefferies OTD offers clients a unique offering of experienced buy-side traders to act as an extension of our clients' brand presence in the marketplace.

Q: What differentiates your desk from competitors?

Jefferies OTD offers clients a unique offering of experienced buy-side traders to act as an extension of our clients' brand presence in the marketplace. Our desk complements the firm's prime brokerage offering for emerging managers and established buy-side institutions, including capital introductions and business consulting. We also provide clients with broader access to the Jefferies Equities franchise as well as the equity research and corporate access resources offered on our platform.

Q: Why did you choose Jefferies?

We—Jefferies—began building the business in 2016 and launched the desk with a handful of clients. The goal was to create an institutional and international offering that would service our global client base. We were looking to build a team of entrepreneurs that wanted to help build and grow with each client. My team mostly consists of former buy-side traders with direct and significant hedge fund experience, and we're able to call upon that firsthand experience when servicing our clients, so we really tout ourselves of being an extension of our clients' trading

desks because this is what we've done throughout our careers. This is what differentiates us.

Q: Who can benefit most from your OTD services?

Portfolio managers launching hedge funds benefit from using our desk because our expertise allows them to concentrate on generating alpha for their investors and to be nimbler with investing. If they have a trader, it allows them to have a larger breadth of touchpoints to the street, and they can use OTD to complement their internal trading desk. Also, an established trading desk looking to add an additional trader can utilize the Jefferies OTD desk to expand their breadth of expertise and information from the Street.

Q: What are the benefits of outsourced trading?

OT allows portfolio managers to focus their time on investing instead of execution, and it provides cost savings by eliminating the fixed cost of a trader. Another benefit is execution and commission management. Jefferies OTD executes across asset classes globally while managing the commission wallet for our clients. Commission management is monitored through a research and execution budget. With recent changes in market structure and the implementation of MIFID II, we provide and monitor broker-agnostic best execution, and we interact with more than 100 brokers. We also focus on best execution, providing access to a global network of brokers and liquidity venues. We prioritize natural blocks using all available liquidity venues, manage execution style between high touch and low touch based on a portfolio trader's alpha profile, and leverage Trade Informatics® transaction cost analysis (TCA) tools, which are fully integrated with our OMS. TCA reporting is available monthly, quarterly, and annually on a per-client and aggregate basis, including broker scorecards and rankings. Last quarter, TCA analysis across our client base showed that we performed 18bps better than expected for our clients.

Q: What are the scalable solutions of outsourced trading?

We provide full outsourced solutions for emerging managers as well as established funds and family offices. Jefferies OTD can act as a client's sole trading center and a seamless extension of its investment team. For supplemental solutions, our desk augments a firm's existing desk for back-up trading capabilities—overflow, travel schedules, vacations, and sick days. We also offer anonymity. When called upon, our OTD veils clients' identities from the Street to provide them with access to anonymous liquidity when initiating or exiting sensitive positions. For multi-manager platforms, we enable asset managers with multi-PM teams to segregate their execution processes and avoid potential conflicts of interest while minimizing internal personnel costs.

Q: Where do you see the OTD business going, both in general, and specifically Jefferies's role in this area?

Jefferies was one of the first banks to really institutionalize this business, and over the past four years we've truly been able to grow and mold the business to fit managers of all sizes, from emerging managers to the billion-dollar firms. The concept of outsourcing is only going to grow. The hedge fund landscape remains very competitive, and firms are going to keep looking for efficient ways to scale their business.

Q: What drives you, and what do you enjoy most about your work?

I enjoy being part of the entrepreneurial spirit of the Jefferies organization. We aren't bogged down by excessive bureaucracy, which allows us to listen to clients' individual needs. We work tirelessly at providing a trading platform that encompasses the collective needs of clients. This is not a "trading for the masses" platform. Our clients come to Jefferies when they want a trader who thinks and acts like a member of their internal team. This is rewarding and drives me to continually improve, build, and be the best OTD platform.

Jefferies

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Oliver—Kupe

An Angel Among Us. The extraordinary financial leader enriching the lives of the unsung success stories—from victims of misguided justice to sports heroes to rising-star entrepreneurs.

About

In a bustling office in the heart of Chicago, far from the Wall Street spotlight, there lives an angel among us—Oliver Kupe, president and founder of wealth management firm Aurélien Capital Partners. This might seem a play on words befitting his well-known reputation for accessing angel investments, venture capital, and private equity for some of the most successful startups in recent history—among them Airbnb, Spotify, Coinbase, and DraftKings. However, for many, Oliver is an angel who reached like a beacon of light through the sea of financial advisory firms that dismissed them to provide the life-changing resources that wealth management provides. In doing so, he, along with partners Nicole Meihofer and Cameron Dickerson, have built a firm that is gradually eclipsing $100 million in assets under management in under 12 months—and he's on a mission to help change the lives of some of the greatest, yet unsung, success stories of high-net-worth individuals.

From wrongfully convicted exonerees to professional athletes to rising-star entrepreneurs, Oliver works tirelessly to help provide the life his clients deserve. Founded in November 2020, Aurélien Capital provides boutique investment advisory and family office services with cutting-edge financial services that are creative, diverse, inclusive, and built to enhance their clients' unique lifestyles. Prior to starting the firm, Oliver enjoyed a successful decade-long career as a financial advisor for Merrill Lynch and as managing partner with Fort Point Capital Partners. But a chance encounter with a wrongly convicted exoneree shone a light on the greater purpose that Providence had in mind for him. Now, Oliver and his Aurélien Capital team focus specifically on people who have defied life's greatest odds and claimed its greatest triumphs—75% of whom are black clientele. Just a year since opening their doors, the firm is managing the assets of over a dozen exonerees and a roster of pro athletes that reads like a *Who's Who* of the NFL, with players from the Indianapolis Colts, New York Giants, Houston Texans, 49ers, Philadelphia Eagles, and Denver Broncos.

As a full-scale family office, Aurélien Capital Partners specializes in four distinct areas: financial planning, investment management, private investments - with a focus on angel investments, venture capital, and private equity—and a service called "lifestyle management," which caters to the unique lifestyle needs of exonerees and athletes. And as a former All Big Ten and American in soccer for Northwestern University, where he received his degree in economics before being drafted into the MLS by Real Salt Lake City, Oliver knows firsthand the unique financial needs of his athletic brethren. So, too, does Cameron, a former Northwestern football player who serves as business development manager and financial advisor for athletes and leads the firm's initiative for NFL players.

While Oliver's skill and ambition have garnered him awards such as *Rising Leader* from Northwestern University Black Alumni and the *CDIS 2020 Congolese Rising Leader*, his commitment to the betterment of all extends beyond his career. He serves on the boards of the 100 Black Men of Chicago, Northwestern University Black Alumni Association, and 548 Capital. Like Oliver's clients, this might be the greatest success story never told—until now. We sat down with Oliver to hear more about Aurélien Capital and his commitment to helping his unique clients pursue their life's passions.

Q&A

Let's start at the beginning. What led you to a career as a financial advisor?

A: It was my mother and father who inspired me. I grew up in Detroit, but I was born and raised in Luxembourg. My parents are Congolese, and I witnessed their endless personal and financial sacrifices to take us from the Congo to Europe, and, finally, to the U.S. to give me and my sisters a life of opportunities. I wanted to help individuals like them, who, in the traditional sense, might not have access to or knowledge of the life-changing resources that wealth management provides. This is my mission that has guided me through my entire career, and especially with my own firm now.

The inspiration for Aurélien Capital Partners came from a meeting with a wrongly convicted exoneree, is that right?

A: Yes, it did, and I'll never forget that day. His name was Jonathan Barr. He and his brother, James Harden, were part of the Dixmoor Five, who were falsely convicted of rape and murder and spent 19 years in prison before being exonerated. I was just starting at Merrill Lynch, and I met a CPA who did prison ministry and he asked me to meet him. We met at a Starbucks and talked for six hours, and he trusted me with their settlement. This was where the idea for Aurélien Capital was born. These individuals often have little or misguided assistance when it comes to their wealth once exonerated, and I was determined to help them. We work directly with their attorneys at Neufeld, Scheck & Brustin (NSB), whose founders - Peter Neufeld and Barry Scheck, also founded the Innocence Project. We built a strong relationship with NSB and were privileged enough to become a preferred financial advisor for their exonerated clients. They started sending us more exonerees, and it snowballed from there.

How does your approach differ when working with exonerees?

A: On average, our group exonerees served 18 years before release and a combined 200+ years in prison. So when it comes to understanding money, wealth, finances, they're starting at the very beginning of financial literacy and more importantly the outside world has drastically changed. We're a big part of the process of helping them re-enter society and understanding what life means to them, who are the important people in their life, and what life goals they want to pursue with their newfound wealth and freedom. The first few years is just helping them get settled, feeling part of society again, and piecing every part of their financial life together, from their bank account, first house, first car, putting together a budget, and then financial planning, taxes, management, etc. Working with these individuals, building relationships with them, and seeing them flourish is so tremendously rewarding and fulfilling for us.

We help clients manage their money to bridge that gap, maximizing every dollar they have now by providing investments that generate enough passive income and returns that can sustain them post playing career and well into retirement.

Will you share the success stories of a few of your exonerees?

A: There are so many, so it's difficult to pick just a few. Jonathan Barr is now thriving with a beautiful family and a sound financial plan to carry him through his life. Jamal Trulove is another. He spent eight years in San Quentin after being wrongfully convicted of murder. He was released 2016, and I remember taking him for his first steak in Chicago. He's a successful actor & entrepreneur now. Knowing that we were able to help him maneuver in business and facilitate his connections and that allowed him to star in an Oscar-nominated movie and in three upcoming films, and just seeing him shining in life, it's an awesome feeling.

How do you serve your athlete clients and how is their situation different from others?

A: I love this space because I was an athlete. I'm passionate about not only protecting their hard earned wealth, but making it work for them throughout their lives. The earning timeline for athletes is relatively short, and they essentially retire twice—from their sport usually in their late 20s, early 30s, and then again in their 50s and 60s—and this is where post-career planning is very different. We help them manage their money to bridge that gap, maximizing every dollar they have now by providing investments that generate enough passive income and returns that can sustain them post playing career and well into retirement.

How does your ability to access venture capital, private equity, and angel investments benefit your clients?

A: Our access allows us to help our clients get into unique, high-quality deals, and this is an area that we've quickly become known for among our athletes. Unlike traditional advisors, we help them get into proven private placements and venture capital offerings that help create generational wealth. We've connected with Silicon based angel firms and secondary investment banks that source tremendous investment opportunities for our athletes and all qualified clients. We mitigate the risk for our clients by investing in companies that have proven revenue and exit strategies and are disruptors in their industry. We utilize direct placements and institutional funds to get our clients access to pre-IPO tech stocks and private market acquisitions that typically exit within 1-3 years.

What do you enjoy most about your work?

What I enjoy most is seeing our clients thrive and succeed in life. But what really drives me is seeing the excitement and pride of our exonerees when they're flourishing. To be a witness to these moments is very emotional for me, and it's by far the proudest I've ever felt about our work.

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Peter Marzo

As a company that is capital strong and performance-driven, we have the ability to seek opportunity where others do not and really drive operating improvements to create value.

About

Driven by the desire to help people better their lives and to improve communities, Peter Marzo has built an impressive 20-year career in investment and real estate. He got his start as an investment banker on Wall Street, where he spent 15 years managing and advising over $250 million for top Fortune 500 companies, including Sony, YUM! Brands, DuPont, Timken, Celgene, Denny's, and AdCare Health Systems. Peter later became affiliated with Marcus & Millichap, one of the leading real estate investment firms in the U.S. and Canada. Then, in 2015, he founded Marzo Capital Group, a nationally recognized alternative investment company with a focus on real estate. Based in Tampa, Florida, with the vision to create high-quality investments and to build strong communities throughout the U.S., the firm has participated in over 100 deals on both the sponsor side and capital-raise side with a combined value of $1 billion in real estate transactions. Underlying Marzo Capital's astounding success is Peter's unshakable faith and his determination to help people transform their financial futures with products previously not available to them. He sat down with us to share more about Marzo Capital Group, the customers they serve, and the importance of philanthropy.

Q&A

What compelled you to leave Wall Street and start Marzo Capital?

I've always had a passion for working with investors and helping them discover financial freedom by getting away from traditional investing methods. While working in my previous career, I recognized firsthand how outdated the traditional portfolio model was and how superior alternative investments were, but they weren't readily available to retail investors. I wanted to create a firm where I could depart from the limited box of products that left money on the table, so to speak, for investors, and offer them the broadest array of alternative investments possible that could provide much higher risk-adjusted returns, greater diversification, a higher level of stability, and more favorable tax optimization.

How is it unique from other investment firms?

Our team of professionals possess unique market knowledge and maintain strong relationships throughout the industry. At our core, we specialize in placing investor capital with experienced operating and development partners across a diversified portfolio. Through strategic partnerships with leading private equity firms like Blackstone, KKR, Carlyle Group, etc., we provide one of the largest alternative investment platforms in the industry—including real estate, private equity, and alternative advisory services, offering clients further variety and diversification. In the past, alternatives came with large minimum investments typically over $5 million and were only available to pension funds, endowments, and public corporations. Our firm exists to be the bridge between institution and investor capital. We also carry out deals that originate internally and have overseen the restructuring, recapitalizing and redevelopment of several core assets throughout the country.

These high-level products are popular among your clients. How do they work and to whom are they available?

While every investment we offer differs, the most popular are our real estate funds. These are the larger private equity real estate deals that we offer through the Blackstones, etc., that select investors can be a part of. These are particularly popular among real estate owners who want to go from an active role to a more passive one. At the end of the day, real estate is a phenomenal investment, but it's an active investment, like running a business. So rather than managing, say a 20-unit multifamily building, the investor would act as a limited partner within a larger property, say a 400-unit new construction building and reap the financial rewards without lifting a finger. In addition, since the properties are pre-vetted, pre-financed and pre-closed, it enables a 1031 exchange investor to meet 1031 timelines more easily, making the fund a very appealing alternative compared to traditional exchanges.

MCG MARZO CAPITAL GROUP

Tell us about your specialization in the retail development space.

We focus on shopping centers and single-tenant, net-leased properties. As a private equity investment firm, we act as a development partner for major Fortune 500 tenants—Verizon, Burger King, CVS, Dollar General, and other well-known quick-service restaurants and retail establishments. As a company that is capital strong and performance-driven, we have the ability to seek opportunity where others do not and really drive operating improvements to create value. Further, we have intimate knowledge of the geography, demographics, and new construction projects coming out to fill voids in areas that are up-and-coming or being re-gentrified. Once we get to know where these companies want to be geographically and what demographics they're looking for, we can analyze the properties and get them leased or filled into an existing center or new development.

You're also deeply committed to community as a philanthropist and as the leader of a company with the vision to re-gentrify core markets. Why is this important to you?

My faith and my relationship with God are what really drive me and keep me grounded, and as I grew professionally, I began to see a bigger picture outside of serving my clients, investors, and even my own career. To be in a position to help all these other groups really had an effect on me. That was a driving force behind our vision when I founded this firm—to use our knowledge and skills to not only help our clients and employees thrive, but to help communities through both our work and philanthropy. It is truly fulfilling when you can

look outside yourself and see a change in the world, however small, that you had a hand in. Our group believes that giving back to the community is important. That's why we serve on many local committees and volunteer for organizations like ASPCA and St. Jude's Children's Hospital. We also support the Wounded Warrior Project, American Breast Cancer Foundation, Leukemia and Lymphoma Society, and many others.

To what do you attribute your success?

My relationship with God has helped me through tough times and has served as a foundation to better myself as a person and for others. For me, having unbreakable faith and good moral beliefs is the key to a successful career and family life.

Peter has completed several core fundamental courses from Harvard University and maintains seven federal and state designations, including the Florida Real Estate Brokerage, FINRA Series 7, and CEP. He also holds the Real Estate Finance and Investments (REFAI) certification though REFM.

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Q & A | Stephen Mathai-Davis

Stephen Mathai-Davis, CFA, CQF is the co-founder and CEO of Q.ai, a Forbes-backed FinTech startup that recently launched Q.ai Invest, an AI-powered robo-advisor that brings institutional-grade investing strategies to individual investors. As CEO, Stephen sets the strategic vision and major goals for the company while working closely with both product and customer development. In addition to his capacity as CEO, Stephen is also the chief investment officer of Q.ai, working very closely with the quant engineers behind the firm's investing tech.

> Our mission has always been to empower everyday people to invest like the pros.

Recognized as both a FinTech leader and influential data scientist, Stephen was recognized as a 2020 *Listmaker of the Year* by Benzinga and was a finalist for *Rising Star of the Year* by the 2021 *US FinTech Awards*. He is also frequently quoted by *Forbes*, *Fox Business*, *Business Insider*, Nasdaq, *Benzinga*, *Entrepreneur*, *Fortune*, *Cheddar TV*, and *CNBC*. With nearly two decades in various roles in the finance industry, we sat down with Stephen to learn more about Q.ai and how the company is working to disrupt the fund management industry.

Tell us more about Q.ai and the inspiration behind its founding.

Q.ai was previously known as Quantamize, an award-winning AI quant research platform that was called the retail alternative to the Bloomberg Terminal. Our mission has always been to empower everyday people to invest like the pros. We knew we could help individual investors make better-informed decisions for their portfolios through advanced quantitative techniques and artificial intelligence, so we set out to level the playing field for them by providing a mobile-first quantitative- investing app that democratizes investing by bringing top-performing strategies to the public that are typically reserved for the Wall Street elite. We don't believe individual investors should be forced to settle when it comes to their investment goals and dreams. The platform was built for beginner to intermediate investors, so it's super user-friendly and purely subscription based. Nothing like this exists in the market for retail investors, so it really was a no-brainer for us to create this platform with beginner and intermediate investors in mind.

How is Q.ai unique from other investment companies?

Through Q.ai Invest, we bring thematic investing, dynamically adapting strategies, and managed short-term trades to the individual investor, all through the click of a button – it is that simple. It is a truly hands-free active investing experience without the worries of risk management. Our investing technologies are AI-powered, with the algorithms constantly learning and evolving. An individual investor can access the app and its strategies with only a minimum investment of $100. Q.ai Invest has already been recognized for its uniqueness. It won *Best Retail Investment Platform* for the 2021 *FinTech Breakthrough Awards*. It also won *Listmaker of the Year for Best New Product* and *Best Robo-Advisor* in the 2020 *Benzinga Global FinTech Awards*. When the app launched on *Product Hunt*, it was also named *#1 Product of the Day* and *#2 Product of the Week*.

What led Quantamize/Quantalytics AI Labs to transition into Q.ai?

After *Forbes Media* took a strategic stake in the company, we began to focus on delivering the investment content we generated on Quantamize.com in a more accessible and digital format; managed investment accounts. Rather

> Through Q.ai Invest, we bring thematic investing, dynamically adapting strategies, and managed short-term trades to the individual investor, all through the click of a button – it is that simple. It is a truly hands-free active investing experience without the worries of risk management.

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Co-founder, CEO, and CIO

Based on your desired risk tolerance, personal investing goals and experience, our AI will match you with a strategy – although users are free to choose whichever strategy they're most comfortable with.

than be forced to go to a brokerage account to implement a trade, users can now interact with the same content, and have it executed in their own brokerage account that we help manage. The SMA format permits us to deliver even more personalized and bespoke digital investing solutions to the individual investor. Over time, we believe the advisor market will be heading in this direction as wealth management and asset management reconverge -- almost like a *Back to the Future* moment.

How and when did you launch Q.ai Invest?

We released the alpha version of Q.ai Invest in October 2020, with the beta version for the general public following a few weeks later. Using machine learning algorithms and multi-factor models, Q.ai Invest provides access to advanced multi-factor and AI-powered investing strategies that cover several asset classes, including cryptocurrencies. There are currently three investing strategies that users can leverage: New Tech Economy, Value Vault, and Diversify & Thrive. Based on your desired risk tolerance, personal investing goals and experience, our AI will match you with a strategy – although users are free to choose whichever strategy they're most comfortable with. After a user selects an investing strategy, our AI takes over and automatically trades for you. While we've seen the holdings of a particular strategy change significantly in a given week, the app is totally commission free. We call this the "Netflix-ication model to investment management" because users subscribe to investing strategies for a flat fee. It doesn't matter how much or how often you invest, it is all offered at one low price.

What is in the future for Q.ai?

Our goal is to create the first digital AI-powered investment management company, allowing individual investors to invest across multiple strategies, trades and asset classes. We do this with the help of AI, offering a truly differentiated investing experience.

How did you get your start in the finance industry?

After graduating from Johns Hopkins, I accepted a position as a trader for a leading investment bank. A year or so later, I was recruited off the trading desk to become the head trader at a startup hedge fund founded by a well-known former investment banker and portfolio manager. I remained in that role for almost 2 years before leaving to pursue a professional kickboxing and martial arts career. After a few years, I decided to return to institutional investment management and joined a leading asset management company, where I was a research analyst and portfolio manager. As a research analyst, I had the chance to rotate through a bunch of sectors and ended up specializing in consumer and consumer tech companies. I then moved on to co-found a hedge fund with a focus on macro emerging markets. All those years and experiences equipped me to offer the next generation of robo-investing through Q.ai.

Cory Sandrock

Founder & Managing Director

About

Boasting a unique background comprised of both qualitative and quantitative skillsets, Cory Sandrock is a rare gem within the finance industry. Over the past 20 years, he has followed a remarkable career path—from theater and film production to investment banking and private equity—with every role combining his creative approach and robust analytical skills. Even his educational background marries the arts with finance, beginning with a B.S. in theater from Northwestern University and ending with an MBA in finance and economics from The University of Chicago Booth School of Business. The lifelong storyteller has succeeded in blending the best of both worlds: writing and directing numerous theatre productions while also garnering extensive experience in finance. Cory has managed over $3 billion in financing transactions and holds expertise in capital markets, strategic planning, financial analyses, commercial real estate, and investment management. He has also held lead financial, operational, and transactional roles for Northern Trust, The University of Chicago, UBS, and many other well-known companies.

Today, Cory is the founder and managing director of Pareto & Company, a private investment firm in Chicago, IL, that targets highly fragmented industries with numerous owner-operators. He also holds a key board role for most Pareto investments, serves as an adjunct professor of finance and economics at Northwestern University, and has lectured on other business skills at The University of Chicago. Cory recently met with us to share more about his unique career journey and all the benefits Pareto & Company has to offer.

> Cory has managed over $3 billion in financing transactions and holds expertise in capital markets, strategic planning, financial analyses, commercial real estate, and investment management.

Q & A

Let's start at the beginning. What inspired you to join the finance industry as a creative arts professional?

While producing theatre I frequently met with potential investors to pitch the shows I was launching, and they always asked me about returns and for projections. Since I had never studied such things before, I decided to pursue an MBA to make my pitches more effective. I originally had no plans of working in finance after business school, but when I learned about supply and demand in my first economics class, I discovered the tools to describe the challenges in creative industries and I was hooked. It was truly an "aha" moment where I realized that I not only loved finance, but also, I was good at it. That transformative moment set me on my current path, and I have been merging finance with creativity in different capacities ever since.

Explain the commonalities you see between finance and the arts.

Both industries involve storytelling. As you would for theater audiences, you must tell investors a clear story from beginning to end to garner their investment, just like the applause after a good performance. While I have done plenty of acting and producing, my favorite role is that of director and script writer. I want to create the story that leads to a great performance and this skill translates into what I do now because writing a script is part of creating opportunities for investment. Convincing investors is essentially performing with spreadsheets.

How did your former roles in finance lead to starting Pareto & Company?

In 2014, when I was working at Northern Trust, several investors and I were making some passive investments together. We began to see several additional opportunities that required more value add, but we were not set up to go in and really manage the businesses, so we had to make a decision: either say no to those opportunities or adapt. We chose the latter, and in 2016, Pareto & Company was born as a private equity sponsor geared toward reviving the classic merchant banking model of pairing smart operators with the right capital solution to promote growth.

Why did you choose the name Pareto?

In 1906, the Italian economist Vilfredo Pareto first observed that 80% of the effects come from 20% of the causes. This idea leads to powerful results and can benefit everything from sports to science, so Pareto & Company was founded to honor his discovery. We invest based on the Pareto Principle by curating a small number of investments that we believe will produce the best results.

What else should we know about Pareto & Company?

Pareto is a private equity sponsor focused on finding opportunities in overlooked industries, especially those which allow us to create significant value by combining investments with our expertise. We identify platforms that can be built via improved organic sales processes and complimentary acquisitions to consolidate within a fragmented industry. We structure

> Pareto is also unique among lower middle market private equity firms because we are willing to go into small industries that larger firms with minimum EBITDA or revenue targets would overlook.

transactions that pair growing businesses led by skilled leaders with the best fit combination of individual and institutional capital sources. We also enhance each acquired company by rolling up our sleeves and partnering with experienced industry leaders and smart capital providers to scale each business. Investing in a smaller group of transactions means we can devote more time to producing better results, and we have the flexibility to fit each deal's structure around its unique needs—including varying the investment period or exit strategy to ensure success.

How does your approach differ from that of other private equity firms?

My background in theater and finance has had a significant impact upon the company's approach to finance—meaning it is both creative and intelligent. We're open to diverse opportunities, and we implement creative approaches to finding them. Pareto is also unique among lower middle market private equity firms because we are willing to go into small industries that larger firms with minimum EBITDA or revenue targets would overlook. We will work with companies at varying growth stages; however, we do not invest in pure startups since we look for companies with steady cash flows.

How do you go about helping companies grow?

Once we assess the needs of a company, we present the information to different funds and investors to create partnerships. This provides additional capital and expertise. If the process includes building out a company's M&A arm, we put together a team to help, and we also assist with marketing and enhancing their sales process. Our founding investors are all operators who successfully developed companies, so we enjoy working with management on the everyday nitty

gritty of running and scaling a business. For instance, if a company is having banking issues, we can use our connections with larger banks to get a better package and help them save money.

What areas do you most commonly serve?

We do a lot of business in the broader Midwest because many of our individual investors are there, but we look at investment opportunities everywhere and have a capacity to serve nationally.

Let's end with more about you. How do you spend your time outside the office?

I live in Elmhurst, IL, with my wife of 20 years, Kristina; our six-year-old son, William; and our goldendoodle, Dublin. I'm an active supporter of Mercy Home for Boys and Girls in Chicago and of GreenMan Theatre Troupe in Elmhurst. I also still periodically write and direct shows when I can fit them into my schedule, because I never want to lose sight of the passion and creative skills that brought me to where I am today.

PARETO
& COMPANY

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Bryce Hollander

STELLAR MUTUAL

A passionate and innovative finance professional, Bryce Hollander believes deeply in the power of disruptive finance and choosing the path less traveled. After graduating high school early and enrolling in college to study anthropology, she decided to quite literally, take the road less traveled. With newfound freedom and a hunger to see what was just beyond the next vanishing point, she traveled America's heartland exploring its hidden cultures, people, and perspectives. Bryce classifies herself as an observer, which over a lifetime has allowed her to develop an innate understanding of the human experience and its relationship with the desire for autonomy, recognition, support, and community.

Since that time, Bryce has voraciously continued to pursue knowledge and first-hand experience, which eventually led her to land feet first in finance. She "feels like one of the lucky ones" who succeeds in finding the place where passion and career overlap. She seeks to integrate new and emerging technologies into the world of private lending and alternative commercial finance. When you implement effective technology, it allows you dilute risk, which in turn creates greater inclusivity. "Change is imperative; efficiency makes space for equity."

Today, Bryce serves as chief operating officer at Stellar Mutual, a privately held commercial lending brokerage and strategy company, headquartered in Freehold, NJ. Using her finance experience and diverse skillset, she leads the company's growth strategies for operations, marketing, and branding. We recently had the pleasure of speaking with Bryce to learn more about her career journey, current role at Stellar Mutual, and thoughts on the finance industry.

Q: Let's begin with your background. How did you get your start in finance?

In August 2017, after previously gaining my insurance license, I moved back to New York City with the hope of getting a Series 7. Instead, I ended up starting my career in a typical Wall Street "boiler room" and instead of a stock brokerage, I was the newest employee on the sales side of a merchant cash advance brokerage. While learning the industry, I began to notice more and more lost revenue as appropriate leverage was not as important as a faster dollar, and in turn, client success was not a part of the equation. Yes, we all want to make money; I just think we have the tools to be more ingenious in how we do so. That is the point when it started to become my goal to integrate technology and equity, in order to advance the success of American business owners. I eventually decided to leave Wall Street and do a deep dive into my own abilities and strategy. I built my own remote brokerage firm, to provide business financing consultations and funding to business owners while addressing the inequities I had encountered.

Q: What brought you to Stellar Mutual?

Daniel Sharbani. He was a breath of fresh air in an industry often beset by a lack of imagination. He saw my abilities and I saw someone who I thought could go the distance as a great leader. He brought me on and boom, we were off to the races. I think synergy is where great companies start to gain an advantage because the "why" is never in question. Officially I am here to implement policy, process, and tools to continue growth and increase our ability to scale. The emphasis we put on great work from our team and personal development allows us to cultivate an environment where the sky is not the limit. That's why we chose the name Stellar, we want to go beyond what someone's individual experience has told them is possible, and mutual because of the importance of teamwork and shared support. We believe or rather know that success starts with mindset. There is a reason neurons and galaxies look alike.

Q: What is your process for scaling a company?

I use a multitude of strategies, but I believe deeply that the foundation is in working with human nature instead of against it. I integrate I/O principles to build

positive work environments and you can often find me workshopping with sales in order to gain insights that allow me to develop cohesive teams. By isolating individual strengths, we are able to tailor workloads to effectively support professional development and ultimately the growth of the company. On the more analytical side, I complete workflow assessments, introduce automation, and build out tracking systems to collect data - one of the most valuable assets we can procure. I then use analytics to reveal weak points in the organization and figure out what kind of support is needed and where. After putting policies in place and in practice, I focus on building new verticals that benefit our big picture ideas and will carry us forward into the next phase of expansion.

Q: Tell us a bit about Stellar mutual and how it differs from other financial services companies.

We don't see ourselves as a financial service company, but rather an organization that has the ability to have a huge impact on how and why we do business in America. Ethics is a huge part of that. In our space, it's easy to find oneself surrounded by sharks but we deeply believe that education can combat hard sales tactics providing a better user experience for our sales teams and clients. We also deeply believe in data security protecting sensitive information and choosing what is best for the industry over personal gain. Leadership is the root of why we are able to be different. Daniel Sharbani brings his core values to the company: Relationship building, showing people how to tap into their love more and their egos less, remembering the power of fun, reminding people that they have potential, encouraging them to believe in themselves regardless of their backgrounds or upbringing, and convincing them that they can do anything they put their minds to. Daniel's motto is *"Creating the hidden opportunities that are lying within."* He knows that by unlocking people's natural abilities and understanding how different types of brains process information, you are able to channel those abilities into each person's individual success, which ultimately crosses over into the company's success.

Q: How is the MCA industry being affected by an increase in regulations?

Until recent years, the MCA space had been highly unregulated. However, we're now seeing more regulations rolling in, which I personally support. Most regulations seem to be geared towards more transparency in how information is given to the clients and removing unethical collection practices. I do not think we should be waiting for the government to prescribe these fixes; I believe it's our industry's responsibility to bring thought leaders together to develop self-accrediting systems that will raise the value of companies transacting within our space. Most industries have professional organizations, specific methods of conduct, and accepted standards. Internal regulations can be built to ensure responsible and equitable practices, centering client needs and guiding them to work within reasonable financial constraints. Developing and leaning into regulations allow everyone to thrive in the marketplace. We have a responsibility as leaders in the space to encourage best practices with everyone we work with.

Q: What are the advantages of working in the MCA sector of the industry?

Unsecured capital lending is a tool that is not going anywhere. Because of that, I believe the space has the potential to be a large part of the disruptive finance movement. Having the ability to build independent credit criteria and utilizing technology to service those notes gives us an advantage over institutional lending. Because the industry is essentially in its infancy, we are all working within the startup space. This allows companies in the space to develop and launch ideas that would otherwise be cast aside. Stellar Mutual is constantly fine-tuning our future development and project launches by what we see reflected in market demand and technological advancement. In my role at Stellar Mutual, I seek to be a part of this innovation and to support an industry shift moving us towards greater responsibility, technological innovation and operationalize a data-driven approach.

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Stellar Mutual has two offices, One headquartered in Freehold New Jersey, and One in The Philadelphia Metropolitan area.

Q&A John Gallo

We've scaled in a way that helps all clients—individuals, community associations, entrepreneurs, SMEs, corporates, and institutions—to realize their potential through solutions spanning financing, investment, savings, hedging, and protection insurance.

About Over the past 25 years, John Gallo has had a very successful career in the global financial markets. He has held senior executive positions developing the client franchise at some of the largest investment banks including Lehman Brothers, Citi, and Deutsche Bank, and is one of the few executives who performs in the areas of trading, structuring, sales, product development, and business management. These abilities led John to attain the coveted title of managing director at one of the youngest ages in the financial services industry. In addition, John has served on several important corporate and philanthropic boards, where his influence has reached beyond the financial markets.

In 2017, John joined BNP Paribas, a leading international bank that operates in 68 countries, to become co-head of Global Markets Americas (GMA). His goal was to position BNP Paribas as a premier bank in the Americas, aligning with its strong profile in the rest of the world. Over the past few years, BNP Paribas has grown through a focused strategy and expansion of its product offering. This year, in order to steer the continued expansion of the bank's client franchise worldwide, John took on the additional role of global head of institutional sales.

John recently met with us to share more about the growth and culture of BNP Paribas and a bit about himself.

Why is BNP Paribas known as "the bank for a changing world?

BNP Paribas is truly a global bank, and it continues to expand its business across asset and wealth management, insurance, and retail, corporate, and institutional banking. We're a leader in Europe, have a very strong business in the Asia-Pacific region, and we are now growing in the Americas. We've scaled in a way that helps all clients—individuals, community associations, entrepreneurs, SMEs, corporates, and institutions—to realize their potential through solutions spanning financing, investment, savings, hedging, and protection insurance. In addition, we are a leader in sustainable finance and diversity and inclusion.

What is involved in your role as Co-Head of Global Markets Americas?

My responsibilities vary from day to day. I work with a large group of highly intelligent and driven people, who collaborate to create value for the largest and most sophisticated institutions and corporations in the world, and I enjoy that diversity.

How long has BNP Paribas been in the U.S. and how are national clients serviced?

We've had a presence in the U.S. since the late 1800s. We also own Bank of the West, which serves over two million individuals and small businesses through its network of 600 branches and business centers. Large clients are serviced by BNP Paribas' Corporate and Institutional Banking (CIB) franchise, which has a presence in many metropolitan areas.

How is BNP Paribas' growth in the U.S. critical to the company's vision?

We are already a clear leader in Europe, and strong in Asia and Latam. We recognize that one of our largest growth opportunities is in the U.S. and it is critical to be a real competitor on the world stage. In fact, our goal is to become a top player in global markets by 2025.

Can you explain BNP Paribas' Corporate and Institutional Banking (CIB)?

Our CIB franchise is a globally recognized leader across 56 countries, and we offer capital markets, securities services, financing, treasury, and advisory solutions to roughly 18,000 corporate and institutional clients. The global markets business, which I help lead, offers investment, hedging, financing, and market intelligence across all asset classes. Our banking activities and offerings for corporations include trade and treasury solutions, debt and specialized financing, strategic advisory, M&A, and equity capital markets. The Securities Services group provides clearing and custody services, asset and fund services, corporate trust services, and market and financing services.

How has BNP Paribas responded to the growth and transformation of global markets?

Selective investments in the GMA platform and the client-centric strategy implemented over the past three years have enabled us to take advantage of exceptional client activity

Co-head of Global Markets

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and volatility. For example, in 2019 we signed a deal to assume Deutsche Bank's global prime finance and electronic equities business and clients. As a result of this, other investments, and organic growth, GMA delivered a record performance in 2020, outperforming all competitors in terms of market share gains, including U.S. banks. Most recently, BNP Paribas completed its acquisition of 100% of Exane, raising the bank's stake from the 50% previously held during a successful 17-year partnership. Leveraging Exane's expertise in cash equities (execution and research) and derivatives, the transaction will further strengthen and widen the range of equity and derivatives services BNP Paribas can offer to institutional investors and corporates globally.

What else sets BNP Paribas apart from other large-scale banks?

ESG (environmental, social, and governance) is at the core of everything we do, and we are a recognized leader in sustainable finance. We have also maintained a culture of diversity, equity, and inclusion. In addition, it's a very collegial place to work and whether you are a seasoned executive or just out of college, we make sure everyone has an opportunity to contribute in a meaningful way.

Is the market changing as investors become increasingly more focused on ESG?

Yes, it definitely is. The market is continuously evolving, with more measurable and transparent criteria when it comes to ESG. The sustainable finance market continues to grow exponentially. BNP Paribas was the number one underwriter of green and sustainable bonds and sustainable-linked loans (SLLs) globally in 2020, and we continue to see growing demand. That's something I'm very proud of.

What are BNP Paribas' ambitions for the future?

We plan to continue growing in the Americas to become a leading provider in global equities across cash, financing, and derivatives, to complement our fixed income strength. Our CIB strategy of becoming a full equity house will make us stronger in M&A as well as equity capital markets. Our announcements involving Deutsche Bank and Exane exemplify the bank's ambition to become a global equities powerhouse. We are also pursuing ambitious growth strategies in various emerging markets, including Latam. For example, we recently officially obtained a banking license in Mexico.

How do you spend your time outside of your day job?

I'm so glad you asked this. Over the years, I have served as a board member on a number of corporate and philanthropic organizations. For example, I'm currently chair of the finance committee at The Cathedral School of St. John the Divine, a wonderful private school in Manhattan. My sister and I recently endowed a scholarship program at Columbia University, in memory of my nephew who is unfortunately no longer with us.

What are you most proud of?

There is absolutely no question, my three amazing children. My two daughters, Annabelle and Jocelyn, and my son, Griffin. Each in their own way, are the most incredible human beings, and I could not love them more or be prouder of them.

BNP PARIBAS

Margo Masri

The Visionary Leader Changing The Face of the Accounting Profession

As the founder of a flourishing firm ranked among the *Top 3 Best Bookkeepers in New York* by *Expertise*, Margo Masri is a bookkeeping and accounting visionary on a mission to change the face of her profession—and improve the lives of her clients and business owners everywhere. And she is doing exactly with Margo's Bookkeeping Services LLC, a company whose expertise and services vastly surpass the simple balancing of books. With state-of-the-art financial solutions and a team of highly trained specialists, Margo approaches every business holistically, developing customized financial solutions that help clients unlock their potential and maximize growth. And in the 19 years since opening their doors, Margo and her team have assisted thousands in achieving their financial goals, both personal and professional.

Founded in 2002 in New York City, the full-service bookkeeping and accounting firm specializes in business accounting, real estate accounting and bookkeeping, forensic financial auditing, and payroll services. Margo and her team work with clients that span across the city, throughout Nassau and Suffolk Counties, and over the country—and across industries, including high-net-worth individuals, real estate developers, law firms, contractors, property managers, business owners, and professional service-based entrepreneurs. Margo recently spoke with us to share more about her thriving company and innovative Accounting U educational platform—and how she's now using her expertise to help small businesses and entrepreneurs achieve their dreams.

Q: What initially inspired you to start Margo's Bookkeeping Services?

A: I have a CPA background, and I witnessed countless clients struggling to navigate the complex maze of financial jargon required to successfully run and grow their businesses, so 18 years ago, I set out on a heartfelt mission to provide clients with practical and effective accounting and bookkeeping services that would help them reach their goals. We've already helped thousands of people implement systems that save money and raise profits without increasing their spending. Today, I'm continuing to focus on leading and empowering my team to grow within their roles and to give the most value possible for clients. I also share expertise regularly with my social media followers to help them make better business decisions and to maneuver around financial and accounting issues. I'm driven by seeing the lives of my clients change for the better.

Margo approaches every business holistically, developing customized financial solutions that help clients unlock their potential and maximize growth.

Q: Tell us more about the types of services your firm offers.

A: Margo's offers customized financial solutions as well as onsite and remote services to meet the specific needs of our clients. We begin with a free strategy session with the client to determine how we can and to assist our team in creating a customized plan. Then, with their approval, we start working through the process. In addition to the accounting and bookkeeping services

you've already mentioned, we offer virtual CFO, personal, and family financial services. We also specialize in helping high-net-worth individuals reduce the burden of taxes, safeguard assets, and protect their wealth, and smaller businesses get a foothold in their markets or expand.

Q: How have you helped clients grow their businesses and increase profits?

A: We help clients find more money by implementing strategies, systems, and processes. I implement nine core strategies in one-on-one systems via weekly financial fundamental calls with clients. I make this mandatory because it's a true partnership, and I'm here every step of the way, to lead them and get them where they want to be. I also use calendar reminders and give clients a task to focus on daily or weekly, depending on how involved the task is. This is where systems and strategies work. I give them smaller tasks throughout the year instead of a long list every six months as clients are more likely to complete attainable, focus-driven goals.

Q: What is Accountable U?

A: Accountable U is a virtual course for teaching small business owners DIY accounting. The first few weeks focus on the basics: understanding why it's important for businesses owners to be involved in their finances, examining their current status, and setting goals and expectations. Then, we create an action plan and examine mindset techniques to keep the process as stress-free as possible. The following weeks focus on my nine fundamental principles from effective, paperless, DIY accounting to more complex aspects, such as taxes, expenses, record-keeping, scheduling, and more. Business owners learn the most efficient techniques for managing their accounts and for ensuring everything is documented prior to tax season. Since organization is key, we make sure everyone builds a strong foundation to work from. Then, they'll be ready to take their accounting software for a test drive and to make the most of their cloud-based filing system.

Q: You originally offered Accountable U to a small group of people, and now you're getting ready to open it up to people across the country. What was the catalyst for this, Margo?

A: I developed Accountable U a few years ago but only offered it to people I thought could use it through my network, as you mentioned. However, the response was so positive, and I was getting more and more requests from people who wanted to take advantage of it, I realized that I needed to do an official launch to make it available to the masses. Everyone loves the entity structuring component, since they'd normally pay a significant amount of money for a formal consult with a professional. Through the course, they get one strategy per month to work on and implement based upon their businesses. They also have access to a Q&A community they can contact about specific situations, questions, and problems. During the pandemic, everyone's needs evolved in so many ways, I changed the course to address their challenges, and it continues to evolve based upon the current needs of small business owners.

Q: What are the greatest benefits that business owners receive from Accountable U?

A: It serves as a roadmap for building their businesses. Hiring a good accountant can cost owners over $15,000 per year—10 times more than the course, an expense that can derail startups or smaller companies. They often find themselves in a Catch-22 situation—being forced to cover the expense of an accountant, regardless of whether they could afford it, because they could face some very tricky financial challenges that could significantly impact their business while also needing those funds to grow, and in some cases, survive. My course provides the tools to handle many of these fundamental tasks themselves for a fraction of the cost of an accountant. This makes more money available for growing their businesses.

Q: What do you find most enjoyable about your work?

A: I love seeing clients overcome their obstacles, run through financial activities with ease, and move closer to reaching their goals. Once they see the light, they become so excited. There's nothing better than finding money they already have just by shifting some things around. Helping people understand their finances is immensely rewarding because once they understand money, they can follow the flow toward success.

In addition to the accounting and bookkeeping services, we offer virtual CFO, personal, and family financial services. We also specialize in helping high-net-worth individuals reduce the burden of taxes, safeguard assets, and protect their wealth, and smaller businesses get a foothold in their markets or expand.

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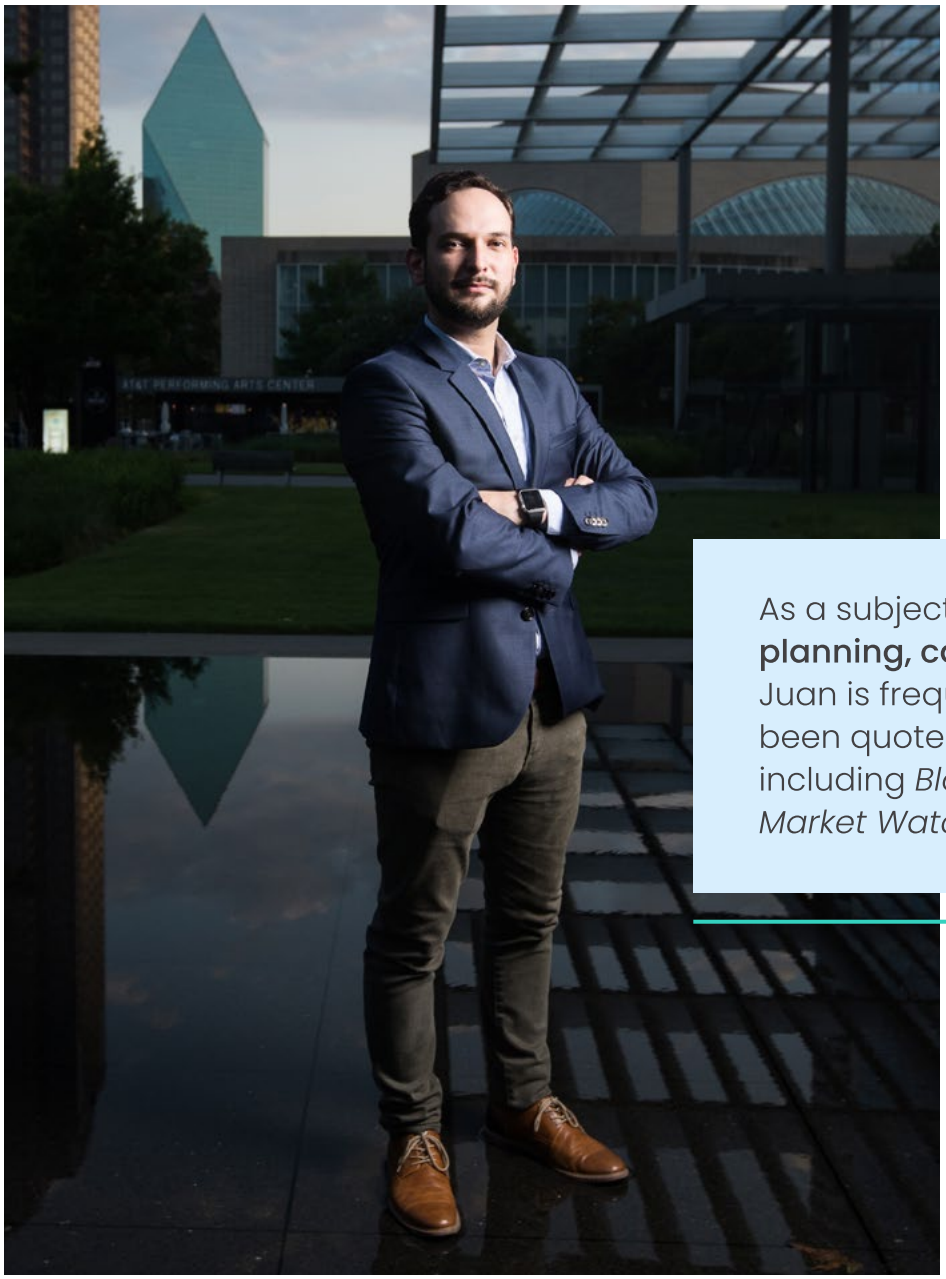

Q&A

Juan G. HernandezAriano

Juan G. HernandezAriano, CFP®, CSLP®, firmly believes that every goal can be accomplished, and that nothing is impossible with the right plan in place. From paying for college to saving for retirement, his strategies meet clients where they are and take them where they want to go. Juan draws upon a wealth of professional experience—having held roles as a financial analyst, tax preparer, insurance agent, and investment manager—and, in 2016, he became founder of WealthCreate Financial. Headquartered in downtown Houston, Texas, the financial services company works with hundreds of clients from coast to coast, putting heart into the numbers and making dreams come true. By getting to know their clients and learning exactly what they hope to achieve, WealthCreate takes a personal CFO approach, analyzing options and providing comprehensive financial plans that transform aspirations into reality.

Juan and his team specialize in wealth management, comprehensive financial planning, late-stage college planning, and retirement planning. Working side-by-side with clients throughout the process, they supervise, coordinate, and connect the dots across all key areas, using educating and coaching to help them reach their goals faster and more effectively. As a subject matter expert on taxes, college planning, cash flow planning, and more, Juan is frequently sought after and has been quoted by several major media outlets including *Bloomberg*, *CBS*, *Investment News*, *Market Watch,* and *Telemundo*.

As a subject matter expert on **taxes, college planning, cash flow planning,** and more, Juan is frequently sought after and has been quoted by several major media outlets including *Bloomberg, CBS, Investment News, Market Watch,* and *Telemundo.*

We recently had the opportunity to speak with him to learn more about his role at WealthCreate, personal CFO approach, and passion for community outreach.

Q: Having been a part of the financial industry since 2009, what inspired you to start your own company?

A: WealthCreate Financial was started with the goal of changing the industry itself in any way, shape, or form for the client. I never agreed on the approach that the financial industry had with managing wealth and truly believe

> I'd always dreamed of a personal CFO model, and I wanted to be as comprehensive as possible—to be the equivalent of a doctor within the financial industry.

there's always a different way to do things. There's also a great deal to explore in this field, as far as education. So, I wanted to create something that could change people's lives. I'd always dreamed of a personal CFO model, and I wanted to be as comprehensive as possible—to be the equivalent of a doctor within the financial industry.

Q: Could you tell us a bit more about how the personal CFO model works?

A: Yes, of course. Our approach is very different from that of an average financial advisor because we use education and goals in addition to the numbers. We don't want clients to see us as their investment or wealth managers, especially in the age of algorithms when anyone can manage money—including robots and AI. Instead, our main priorities are the goals and dreams of our clients. Therefore, the first step in our personal CFO model involves learning what the families want to achieve. Then, based upon those findings, we lay out a plan to move from point A to point B. Essentially, we become each client's right hand, analyzing all the options and numbers.

Q: How does education play a role in your approach?

A: We work to educate our clients and the community so that they not only understand *what* we're doing for them but also *why* we are doing them. By putting each client into the position of CEO, we play the part of CFO and ultimately get them where they want to be. We try to stay ahead of everything that may come our clients' way, such as college planning. When parents have kids in high school, we help them find ways to pay for college without digging into their retirements or incurring debt. We also help clients manage their money and tackle retirement in the most efficient way.

Q: Are college and retirement planning your main niches?

A: Yes. Parents of children in high school frequently come to us worried about how they're going to pay for college. We also serve families who are getting close to retirement because most aren't sure if they're doing the right things. All of our relationships are built

WealthCreate

We work to educate our clients and the community so that they not only understand what we're doing for them but also why we are doing them.

on long-term goals, and many of our clients have been with us from the beginning. Even though there is no commitment contract, they have chosen to stay with us, which is the greatest compliment we could receive.

Q: You're clearly passionate about helping clients as well as the community. What other types of volunteer work and community outreach do you do?

A: I've always been extremely involved in the *pro bono* arena, and I currently hold a board position as president of the Financial Planning Association of Houston—a nonprofit professional association that brings financial planners together. I also present at educational seminars and conferences across the country, addressing college financial planning and financial planning in general. Although my main base is in Houston, TX, I've held these in Chicago, IL; Minneapolis, MN; Cincinnati, OH; Oklahoma City, OK; San Antonio and Dallas, TX. It's truly an honor to be in a position that allows me to help people in ways that make real differences in their lives.

Juan is a graduate of Universidad Autonoma de Bucaramanga in Colombia, where he earned a degree in financial engineering (Bachelor of Science in financial management). He is also a CERTIFIED FINANCIAL PLANNER™ (CFP®) from Rice University and a Certified Student Loan Professional (CSLP®) from Humboldt State University. He's currently an active member of the Financial Planning Association (FPA) and the National Ethics Association.

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Brian Keenan

President & CEO

About With nearly a decade of experience in the finance industry, Brian Keenan, CFP®, holds an in-depth understanding of his clients' ever-changing financial needs. Since the day he graduated from Boston University with degrees in finance and law, he has been committed to building long-term relationships and to providing tailored services for everyone he advises. In order to effectively carry out that commitment, he became a CERTIFIED FINANCIAL PLANNER™ through Northwestern University and started his own independent fiduciary financial planning firm, Keenan Financial, in 2016. As president and CEO of the Boston-based firm, Brian's mission is to help his diverse clientele meet their financial goals by offering comprehensive financial services and recommendations for both managed and non-managed assets. In fact, Keenan Financial acts as a financial concierge—guiding clients in maximizing their professional benefits, investing wisely for retirement, saving for their children's educations, reducing their taxes, and developing thoughtful estate plans. Over the course of the past five years, the amount of recognition the firm has received has been a testament to its success. Its team of experienced advisors have been featured in *The Washington Post*, *Forbes, Business Insider*, *The Boston Globe, Bloomberg*, *CNN,* and *MarketWatch*, and Brian has served as a member of the *Forbes* Boston Business Council for the past four years. *The Top 100 Magazine* recently had the pleasure of speaking with Brian to learn more about his role at Keenan Financial as well as the firm's vast portfolio of services.

As president and CEO of the Boston-based firm, Brian's mission is to help his diverse clientele meet their financial goals by offering comprehensive financial services and recommendations for both managed and non-managed assets.

Brian, what was the motivation behind starting your own firm?

Early on in my career, I discovered that most companies within the field of financial planning claim to take a holistic approach, but in reality, they look at the process as a kind of sales pitch. They ask clients to provide their statements for most everything—only to enter their investments into planning software that produces an estimation of when the clients can retire. Most of their financial plans are not customized, and it seems like everyone refers out instead of offering multiple services in-house. I saw this as extremely problematic because the clients of these companies need assistance that simply isn't being provided.

How has Keenan Financial addressed these issues?

First, I obtained licenses in multiple areas that would make our firm a one-stop shop for clients and lower our fees up to 50% below that of most other advisors. Along with being a CFP®, I hold a Series 7 license, a Series 66 license, and an LAH license—which allows me to offer life, long term care, disability, and health insurances. I also hold a mortgage broker license as well as property and casualty insurance licenses. This way, I can additionally offer our clients business liabilities, homeowners & auto, and malpractice insurances. We have hired tax professionals to further enhance our offerings and provide our clients with tax preparation services. All of these additional services we provide are typically free of charge. It takes expertise in all of these areas

to create a truly comprehensive financial plan. Most people have never had their financial planner/advisor, accountant, estate attorney, mortgage broker, and insurance agents all meet together to discuss their financial plan. Yet, with us, we do that every day.

Do you have any specialties or niche areas?

We serve an immensely diverse client base, which is a niche within itself. As for our specialties, our team holds expertise in financial planning, investments (including stock options, RSU's, ESOP's, etc.), maximizing employer benefits, retirement planning, tax planning, education planning, estate planning, investment management, trust accounts, investment advisory, and insurances.

With such a variety of services, you must attract a lot of clients. How much growth have you seen over the past five years?

We've grown substantially since 2016. In fact, we have almost doubled our revenue each year. So, we do not chase commissions, or pay for advertising, as most of our new clients are referred to us. Instead, our focus is on the long term and allowing our company to grow annually.

> Keenan Financial acts as a financial concierge—guiding clients in maximizing their professional benefits, investing wisely for retirement, saving for their children's educations, reducing their taxes, and developing thoughtful estate plans.

What else has attributed to the firm's growth aside from the in-house services and lower fees?

I definitely credit the people on our team with helping the firm to grow because they're geared toward the long run. We are all on the same page, and everyone cares about where the company will be in 10 years—not just next year. Our company is all about people. We only hire genuinely good and morally sound people. It is amazing what you can accomplish with a great team, whose sole focus is providing the best service for our clients. Also, we offer an easy-to-use platform for our customers, and close to 100% of our business is referral based.

Tell us a bit about the firm's financial platform.

We have our Client Portal; it provides a consolidated view into all our clients' accounts and assets with real-time updates for both businesses and individuals. The interface is very user friendly, and it helps to keep our customers organized and educated about their financial standings. They can track their spending habits, monitor cash flow, set budgets and oversee their progress in meeting their financial goals. The portal is also compatible on all devices, which allows users to access their accounts on demand wherever they are, and all information is protected by data centers that use industry-best security and encryption. Client account returns are easy to locate, and we are frequently hearing from clients "how great the system is". It is an incredibly intuitive system and easy to navigate for clients of all ages.

Having a portal that is easily accessible must be helpful in dealing with COVID-19 restrictions. Has Keenan Financial undergone any changes because of the pandemic?

Prior to COVID, I frequently met with clients across Massachusetts and throughout the country. However, I can now meet with clients virtually via Zoom, and it has proven to be much more efficient. I am able to be more detail-oriented and am able to hold more meetings in one day, because I'm no longer spending time flying or driving to appointments.

What do you enjoy most about your job?

I know it sounds cliché, but I love the fact that we truly care about our clients, and we don't try to sell services to people that aren't a good fit. When I am working with someone, I always ask myself, "Would I offer this investment to my family, or buy it myself?" If the answer is no, then I am not going to offer it to the client. I have the security of knowing that the tax implications and tax strategies around certain investments are valuable to people as is our low fees and service options. Lastly, I enjoy working with the people that are part of the Keenan Financial Team. We have built a company where the people working here know that they are part of a team that can be proud of the work that they do. Positive momentum like that carries into everything that we do. I love watching them grow as advisors and parents, as even their children become part of the Keenan Financial family.

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Nick Suwanvichit

While financial gain is the primary motivation for most professionals, Nick Suwanvichit lives to challenge the status quo. Instead of chasing money, he joins organizations geared toward culture, talent, and drive—helping them grow into large enterprises that deliver high performance and impactful contributions. Nick's unique background, spanning more than two decades, encompasses leadership, business development, technology, retail, and finance. He earned multiple top performance awards as a senior business leader at Apple, Inc., and led one of the highest-producing areas as regional director at T-Mobile. Today, Nick serves as senior vice president of business strategy and growth at Sprout Mortgage, a national mortgage company based in Charlotte, NC. Since he took on the role in August 2020, Sprout's year-over-year volume has increased by 52% with growth in new markets, including AZ, NC, NV, OR, WA, and UT. We recently had the opportunity to speak with Nick, who shared more about his career journey as well as his current endeavors at Premier.

Since you have such diverse work experience, let's begin with your professional background. How did you get your start?

After college, I was hired by T-Mobile as their 167th employee. I started out as the company's first national account manager, and we grew the initial account base from 5,000 active lines of service to over 20,000 within 36 months. Over the next 12 years, I worked my way up the ranks and eventually became the youngest regional sales director in T-Mobile history. I was a regional sales director for two and a half years at T-Mobile before my family was relocated to Milwaukee, WI. It was there that I received an opportunity to become a senior business leader for Apple.

What were some of the specific responsibilities you held within your role at Apple?

Over the years, my role entailed many things: I ran and led business managers, worked with companies on integrating Apple solutions and technologies, and helped them find ways to improve their businesses. My customers ranged from big names like MGM to supermarket chains, restaurants, cities, and municipalities. In the beginning, I ran the Midwest market, including Chicago, which became one of the top performing markets in the world. Then, Apple moved me to NY to grow that market. Unfortunately, a two-bedroom, one-bath residence wasn't the right fit for our five-person family, so we relocated to Las Vegas when that market opened up.

What events led to your decision to leave Apple and join the mortgage industry?

Apple decided to eliminate the business leader role, laying off 70 employees worldwide. However, the company encouraged me to apply for another position as a senior business development manager. I ended up getting the job—being in charge of 17 sales teams across the nation—but my eyes were opened to the mortgage industry during the process. So, when one of my friends at a national mortgage company offered to bring me on, I accepted.

How long did you remain in the mortgage sector, and what did you gain from the experience?

I worked as a corporate vice president of strategy for two and a half years. I received great mentorship and learned a lot about the industry as well. We served over 70 branches, which allowed me to connect with amazing people all around the country whom I wouldn't have otherwise been able to meet. I also met some of my closest friends during that time, and the community was immensely supportive.

That brings us to your current position. What inspired your transition into finance?

I decided to retire from the mortgage industry to launch a COVID test company and became entranced by the economic trends in finance. Based upon the trajectory I'd seen within the mortgage sector; I anticipated the re-fi boom as well as the exorbitant business opportunities it would bring. My personal background

also heavily influenced my decision. I'm a first-generation Asian-American whose father was a gas station attendant and whose mother was a seamstress. When my parents bought their first home, I had to translate everything throughout the biggest investment of their lives. So, even though I'm not a lender myself—I focus on the company's growth and trajectory—it's gratifying to be part of a company that brings home ownership to other minorities throughout the U.S.

Once people learned you'd left the mortgage industry, you received a lot of recruiting calls to join other companies. What made Sprout your ultimate choice?

Some of the key attributes I looked for were culture, stability, liquidity, and the strategic direction the company was taking. From a cultural standpoint, I also care about how a company serves its customers and treats its employees. That's why I chose Sprout—it offers all those key elements. Sprout Mortgage is unique because staff members sit with clients, take them through a business model, and make plans as a team. We are also aggressive in rates, refined in operations, and serve all types of people with products such as FHA loans, and VA loans for first-time home buyers.

How does your previous work experience tie into your current role at Sprout Mortgage?

At both T-Mobile and Apple, I focused on business strategy, customer engagement, building relationships, and creating a comfortable and enriching environment that encourages future growth and development. All of these areas tie into my work at Premier.

What aspects of your job have you found most rewarding?

I receive a lot of referrals, and people frequently call to ask questions. This has been very eye-opening for me as I've been able to change people's lives by placing them in better situations. It's a big responsibility, but something I'm proud of.

How do you spend your time outside of work?

I enjoy spending time with my family and giving back to the community as well. I'm a current member of the Miss Asian North America Organization (MANAO), and I volunteer for the Steve Aoki Charitable Fund as well as for a Muscular Dystrophy organization. Whether on the job or in my free time, I look for opportunities to help others. As Maya Angelou once wrote, "I've learned that people will forget what you said; people will forget what you did; but people will never forget how you made them feel." My mission is to make everyone around me feel comfortable and valued.

SVP of Business Strategy & Growth

> Nick's unique background, spanning more than two decades, encompasses leadership, business development, technology, retail, and finance.

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Long Island native James Webster is a serial entrepreneur with more than two decades of financial services industry experience. Having developed a strong work ethic early in life, he began managing various sales floors at 18 years old, amassing knowledge in small business financing and payment processing. He then went on to learn the different facets of the mortgage industry by working on the residential side until 2007. Three years later, his innovative thinking and passion for helping small business owners led James to serve as co-founder and CEO of National Business Capital in New York. Over the next 10 years, the company would be ranked among the Top Places to Work in Long Island, and his team would help to secure over $1 billion in financing for nearly 100,000 small businesses nationwide. Today, James is the Founder and CEO of ROK Financial; a New York-based financial lending institution focused on commercial capital and small business financing options.

Launched in July 2020, ROK Financial took off at a lightning-fast pace, filling with immediate demand for commercial financing products ranging between $25,000 and $10 million. ROK offers a wide variety of products and services including SBA loans, equipment financing, small business term loans and much more, with direct access to the top fintech and commercial lenders in the nation. The team is currently averaging 400 transactions per month, resulting in hundreds of millions of dollars distributed to small businesses on a monthly basis. “Small businesses are the heartbeat of the nation and have shaped the country that we are today. We’re happy to see that our streamlined process, revolutionary technology, and knowledgeable team of experts are empowering them to create new opportunities to thrive,” says Webster.

In the spring of 2021, James’s desire to help people compelled him to launch a new franchise-like arm of ROK—the Remote Sales and Education Platform—a model designed to create business opportunities for individuals. The platform is an extension of ROK’s sales team and is designed to help anyone in the country interested in joining the commercial finance industry. “Any person who starts a new career needs education, training, support, and technology, so we wrapped it all into one portal that integrates with our CRM system,” Webster explains. The platform serves a vast range of participants—from those just entering the industry to seasoned individuals looking to further their careers with a best-in-class education and support provider in the commercial capital industry. With over 70 training videos in the portal as well as weekly and monthly live classes online, the response has been overwhelming. Hundreds of applicants nationwide have responded, and many have already joined the platform since launch. “We’ve been super successful in helping small businesses; now I want to take my experience to help individuals do the same. I’m helping the small business community and helping individuals who want a better lifestyle and work/life balance, and do something that’s meaningful for them,” Webster says.

The business advisors joining the remote platform hold the same responsibilities as the internal sales teams. Both groups build out a network of partners and deal directly with clients seeking capital. They work closely with those clients to discuss their business needs and submit their documents for approval. “The outside team also has access to the same technology we have built and are using internally. They have a portal for education, training as well as submitting and working their deals in the CRM system. By leveraging our proprietary technology, applications and statements are run through OCR software, Credits are automatically pulled, and the clients are best matched with our vast network of lenders and programs, all within a matter of minutes. This allows us to get the best possible outcome in the fastest possible timing for our clients and their businesses,” Webster explains. .” Clients will benefit from the system’s speed, ease of use, and constant communication with team members throughout the process. “Many people are looking for a work from home solution and work/life balance with flexible schedules especially now, so we are meeting the growing demand for contracted workers while continuing to provide the high-touch, high-quality service to our clients that we’re known for,” says Webster.

In addition to his role at ROK, James owns two other businesses in Long Island, James is also a real estate and business investor. As well, James serves as co-chairman of the Small Business Financing Association Broker Council.

Sean Kelly CEO

In 2008, Red Rock Secured, a gold and silver investment firm offering people a physical alternative for retirement savings based in Los Angeles and El Segundo, California, was a small business with only one office. Today, with Sean Kelly as its CEO, the company has grown to the point of NASCAR sponsorships and features in *Forbes* magazine, and with clients in all 50 states. “I’ve found that the more we focus on the client, the more successful we become,” Sean says.

RED ROCK SECURED

Sean’s experience in the financial industry stretches back to 2003, and he’s worked with top traders developing software systems to help clients know the best times to enter and exit their trade. Prior to 2008, Red Rock Secured was still a financial services firm, but when the recession hit that year, causing so many people to lose money and leaving them stressed about how to plan for the future, Sean and his team knew they had to provide a solution that prevented this in the future. In response, they refocused, and made client asset protection their primary focus. To ensure that money will not be lost regardless of market activity, Red Rock converts clients’ money into physical gold and silver, as well as platinum and palladium, assets that can never get to zero, thus providing them with a more secure alternative to other retirement plans.

Today, Sean and Red Rock Secured’s primary focus is being as valuable as possible. “Anywhere we can help the client is a focus,” he says. “We want to have as much to offer a client as absolutely possible before we earn the right to have their business.” To that end, they have evergreen promotional offers for clients up front, and provide 100% free shipping and insurance until the clients take possession of the metals.

And it’s not just the clients that Sean is proud to take care of. Red Rock Secured creates multiple opportunities for their employees, and serve as their employees’ top advocate. Sean himself works hard to create a positive and welcoming environment that creates a healthy and vibrant culture, which in turn creates a great experience for clients. “If you have happy employees, it translates to the way they treat clients,” he says. And it’s been working. Sean is extremely proud of the positive reviews his firm has earned with employees on sites like Glassdoor. “You see a difference when people are truly happy at work.” In addition, Sean is proud to be part of a veteran-led company, with employees coming from backgrounds in all four military branches. He’s also excited about the upcoming opening of Red Rock Secured offices in Spokane, Washington, and Newtown, Connecticut.

When he’s not helping his employees and clients, Sean enjoys spending time with his family, which includes three children, and works with organization K9s for Warriors, which provides service dogs for veterans in need.

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Howard Chi

At the tender age of five, California native Howard Chi embarked on his first trip to Sea World and instantly developed a lifelong love for animals. Eventually, that same sense of compassion and the desire to help others would impact his life as an adult. Howard grew up to build a successful career, leading multimillion-dollar brands and startups with a focus on fiscal policy, key performance metrics, and a continued improvement process. For more than 20 years, numerous organizations benefited from his leadership and strategy in turn-around scenarios, M&As, and growth initiatives, but it was in 2017 that he received the opportunity he'd been waiting for—a chance to make a difference in the world by helping to save millions of animals.

A recruiter from the San Francisco Society for Prevention of Cruelty to Animals (SF SPCA) called to explain that they were struggling financially, losing money every year, and offered him the position as CFO if he were willing to help. Howard accepted and remarkably turned the organization around within 12 months. In 2021, he became COO, and under his leadership, SF SPCA now holds more liquid assets than it has had in 153 years. However, because the nonprofit is not affiliated with any national organizations, it relies upon charitable giving to continue providing care and protection for animals in need. Financial planners, in particular, are the at forefront of their philanthropic community when they incorporate non-profits such as the SF SPCA into estate plans. "Whether clients choose to give to the SF SPCA throughout their lifetime or beyond, their gift ensures their passion and commitment to animals for years to come," says Howard.

As COO, Howard oversees all areas of SF SPCA's finance, supply chain, purchasing, facility operations, IT, and multilocation hospitals. He also sets goals for performance and growth, drives the organization's financial planning, and designs and implements organizational strategies, plans, and procedures. Howard has been delighted to see the increase in donations each year as well as the rise in pet ownership. "We receive about $20 million annually from individual legacy plans, and the number is growing," he says. "I believe we're going to see an increasing number of financial advisors including SPCA as a philanthropic option when working with people on their legacy plans." Many celebrities and other high-net-worth individuals are also jumping on board—leaving hundreds of millions of dollars to their pets and giving to animal organizations. Gail Posner, Oprah Winfrey, Mary Tyler Moore, Ted Danson, Drew Barrymore, Glenn Close, Debra Messing, and countless others are bestowing significant support to animal welfare organizations like the San Francisco SPCA.

In addition to donations, an increase in pet adoptions occurred during COVID when people found themselves at home and in need of companionship. "Statistics have proven that we benefit from human-animal bonds, so when we adopt a pet, we're not only saving the animals' lives; we're saving our own," Howard explains. Many people treat their pets like family members, including them in their legacy planning along with their children. Howard's own family can relate, as they recently adopted a giant malamute husky mix—named Bear by his two daughters. "The name fits because she is as sweet as a berry," he quips.

SAN FRANCISCO SPCA

Prior to his current role, as co-founder of Pluris Financial Group, Howard spearheaded the merger with a national organization and went on to join the nonprofit sector. Howard's guidance has helped many organizations including turning around a struggling, 65-year-old nonprofit healthcare organization—from $7 million to $40 million in 36 months. Howard in collaboration with University of California Davis recently drafted the budget entitled California for All Dogs and Cats, in Governor Gavin Newsom's most recent state budget. The Budget includes an increase of $50 million one-time General Fund for the University of California Davis Koret Shelter Medicine Program to develop a grant program for animal shelters. Howard is also the author of a book detailing how to successfully assist and manage nonprofits called *Nonprofit Financial Health,* which was published in 2020. "I'm able to lend a combination of successful startup experience and solid organization to give nonprofits a structure to carry on," says Howard. "This allows them to pursue their missions without having to chase the dollar."

Howard holds a bachelor's degree in economic administration from the University of California, Riverside, an MBA from Golden Gate University and serves on the Board of Directors for the Zuckerberg San Francisco General Hospital Foundation.

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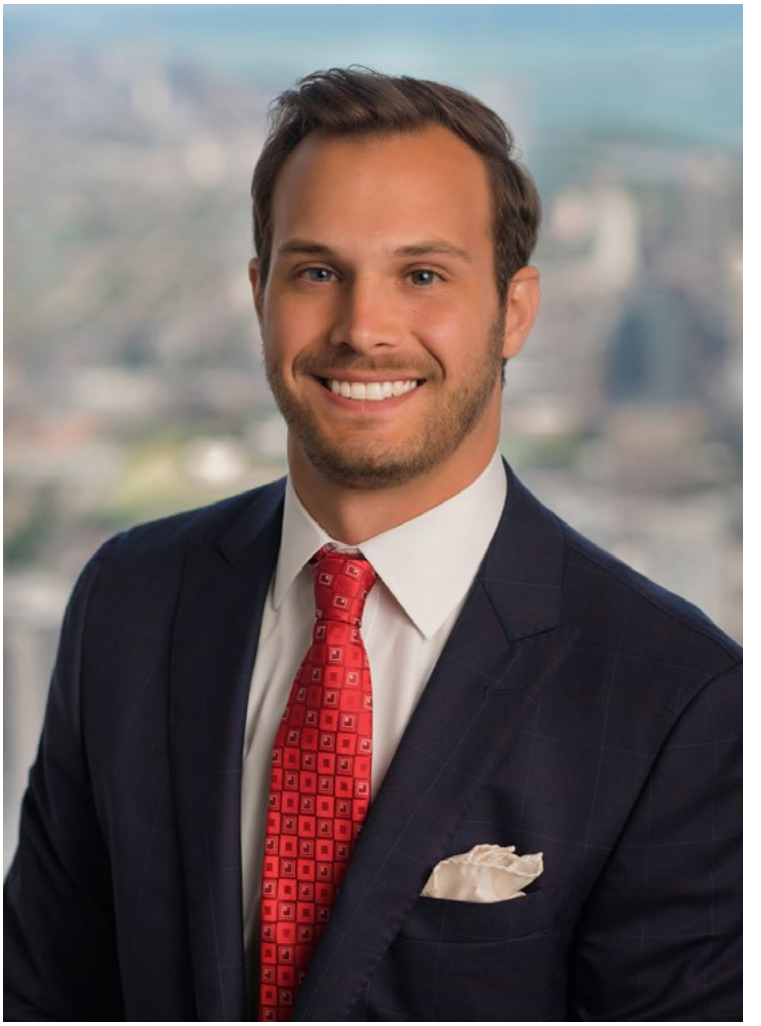
JOHN BRICK

CHIEF INFORMATION OFFICER

KAM
KRUSE ASSET MANAGEMENT



There is nothing John Brick can't do for his clients at Kruse Asset Management in Chicago, a boutique registered investment advisor (RIA) offering comprehensive wealth planning and asset management services. He has more than a decade of experience in finance and asset management and a career marked by appearances on *CNBC* and features in *Reuters* and a host of other media. Now, as the chief investment officer for Kruse, he brings it all together to manage investment portfolios valued at nearly $100 million, helping them evolve so that clients can focus on the things they love to do without worry. He describes his work as being each client's "personal CFO," steering their finances in the best possible direction. "What I enjoy most is working closely with my clients, and learning about them and their goals, and then helping them develop a plan to realize the future that they envision," John says.

John joined Kruse Asset Management at the start of 2021 and uses his expertise to help clients by making advantageous changes to their portfolios, keeping them abreast of market changes, and striking the best balance between risk and return. His uniquely broad background from working at a hedge fund, private equity funds, helping to run an RIA, and recently closing venture capital deals allows him to help people navigate tax law changes, stay ahead of the curve on estate planning, and take advantage of myriad investment options. In addition, John's experience as a sell-side analyst, which saw him writing reports (Morningstar and Stephens Inc.) and meeting with company management teams, is something that helps him work with clients at Kruse. "I have a better ability to dial into the risk/reward metric given that experience, and I have an ability to enhance the risk profile," he says. "This gives me the upper hand when I look at investment opportunities (mainly stocks) for my clients to consider. Having gotten into the deep analysis of companies required to write reports, I can see the minute details of not only a given company, but an industry."

John has also developed a creative structured notes business after partnering with the high-profile Fintech platform, Halo Investing, a unique and powerful platform available to financial advisors. Utilizing Halo's differentiated tools allows John to generate a targeted 10%+ income annually, and he's one of the few advisors to offer the products, much to his clients' benefit. "It's the $3 trillion market opportunity no one's ever heard of and we're taking full advantage via Halo," he says. For fixed-income clients as well as equities, John handles asset management to yield enhanced returns for clients using his considerable expertise. In addition, his venture capital experience allows him to work with company clients, as well, and dig deep into a business's strengths, needs, and goals. And when it comes to planning for the future, John has his individual clients covered, too, thanks to his estate planning services, which include tax planning, retirement planning, complex option strategies, alternative assets, venture capital insurance, and much more.

> "Taking all my skills and experience and using it to design a blueprint for someone's future is what gets me out of bed every day."

Despite all he knows and all he does, however, John prefers to stay humble. "I hate talking about myself," he says. But his multifaceted, well-rounded background in finance speaks for itself—as do the thousands of clients he's helped over the years—and he's dedicated to bringing integrity, honesty, and sensitivity to every client. "I strive to bring trust and loyalty to all my jobs and responsibilities. In any client relationship, it is important to handle day-to-day things. When times are tough, being good with people and having empathy separates me from others," he explains. "Taking all my skills and experience and using it to design a blueprint for someone's future is what gets me out of bed every day. This is where my passion lies."

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Bobby Croswell

Head of US Outsourced Trading & Managing Director

Born into an entrepreneurial family with an innate ability to adapt quickly and diversify himself, Bobby Croswell grew into a talented athlete and respected leader. He was recruited to play baseball for the University of Mississippi, where he served as president of the Sigma Chi Fraternity and earned a bachelor's degree in business administration. Upon graduating, Bobby pulled up stakes and headed to New York City, where he soon landed a position at BTIG—a global financial services firm that specializes in institutional trading, investment banking, research, and related brokerage services. As a partner and managing director of the Outsourced Trading Division, he played key roles on the trading desk and in developing the firm's client relationships.

After 12 years of success at BTIG, Bobby resigned to accept an opportunity to join Cowen Inc. as a managing director and head of U.S. Outsourced Trading. Since 2018, his primary focus has been on business development—managing and growing the team, maintaining relationships with clients, and liaising with independent organizations and other divisions within the company—to provide clients with the best experience possible. With the help of Bobby's industry relationships across roles and sectors, the clientele has grown by more than 250%, and Cowen has been named Best Outsourced Trading Firm by both HFM and Hedge Week. Bobby works with other bulge bracket prime brokerage consulting teams, lawyers, administrators, order management system providers, and others within the finance industry to further the company's prestige, market share, and overall footprint.

COWEN

Since its founding in 1918, Cowen has become a diversified financial services firm with a focus on delivering value-added capabilities to help clients outperform. The company operates through two business segments: a broker dealer and an investment management division. Through its headquarters in New York and offices across the world, Cowen provides investment management, equity, research, electronic trading, investment banking, asset management, prime brokerage services, and outsourced trading.

> Since its founding in 1918, Cowen has become a diversified financial services firm with a focus on delivering value-added capabilities to help clients outperform.

Cowen's Outsourced Trading Division consists of more than 40 global, multi-asset traders and is one of the largest outsource trading teams around the world. Most of Bobby's team members joined the division with backgrounds from well-known hedge funds and large asset managers on the buy side. They are located throughout New York City, Stamford, Boston, San Francisco, Atlanta, London, and Hong Kong.

Outside of his roles at Cowen, Bobby enjoys giving back to his alma mater as a former president of the Ole Miss New York Alumni Association and as a former member of the University of Mississippi's Business School Advisory Board. He is also actively involved in charitable works for the community. Bobby sits on the boards of Rowayton Little League and the Foundation for Affordable Housing—an organization dedicated to providing safe and affordable homes to low-income families in over 100 communities.

Along with his business administration degree, Bobby holds license series 24, 7, 55, and 63.

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Roger Coleman

Co-founder & President

Roger Coleman is a noble leader on a mission to make the world a better place, always been driven by philanthropy and the public good throughout both his life and career. A former volunteer fire chief and lifetime member of the Plandome Fire Department—one of the largest battalions in New York—they were called in to Ground Zero on September 11, 2001. The experience ultimately led him help with supporting and working on launching Tuesday's Children, an organization dedicated to serving families impacted by terrorism, military conflict, or mass violence. In business, as the founder of Coleman Group Partners, since 2016, his desire to help has been the driving force of its core value of impact investing, as seen in his work with companies such as BuzzFeed and InDinero. There, he leads deal sourcing and evaluation of mid-to-late-stage private equity investment opportunities and facilitates comprehensive industry and company market analyses and valuations to determine return on investment and potential risks. Now, he's continuing his mission as co-founder of Disaster Tech, a public benefit company focused on saving lives, protecting communities, and preserving the environment, with partners such as Microsoft, NVIDIA, NSF, he Air Force, World Hope International, and others.

Now, he's continuing his mission as co-founder of Disaster Tech, a public benefit company focused on saving lives, protecting communities, and preserving the environment, with partners such as Microsoft, NVIDIA, NSF, he Air Force, World Hope International, and others.

Founded in 2019, Disaster Tech offers the world's first comprehensive, end-to-end data aggregation and data science platform, providing real time analytics and decision support for research and risk management of natural hazards, climate change, and disasters. As there is no other platform that can provide this level of real-time situational awareness and high velocity performance at scale, Roger plans to develop Disaster Tech into the go-to resource for cross-sector private and public agencies and disaster managers. Through its sophisticated platform, Disaster Tech provides web-based data visualization and data exploration software with user-defined, self-service analytics and data science tools. These are used to accelerate decision-support technologies for situational awareness, operational coordination, and planning—before, during, and after disasters. "Led by disaster management experts at the highest level, we ensure that the tools we develop are emergency manager-informed to help them prepare and mitigate risk," Roger explains.

Using geospatial technology married with advanced analytics, Disaster Tech tracks earthquakes, floods, social unrest, tornados, hurricanes, wildfires, and COVID-19 to provide real-time, cross-sector data all in one place. "This matters to me because we're saving lives and property," Roger says. "We're doing all of this through one single pane of glass that's customized to address the specific concerns of regions or communities."

Disaster Tech provides web-based data visualization and data exploration software with user-defined, self-service analytics and data science tools.

Roger's career journey began upon his graduation from Marist College School of International Business, where he earned a BS/BA in business administration and international global studies. While working on Wall Street for over 35 years, he founded a new division in the financial services industry—corporate services—and became the father of the global equity administration, a multibillion-dollar industry. Roger also served as managing director for Smith Barney and Morgan Stanley, overseeing more than 300 professionals, managing $26 billion, and maintaining leadership over 100 Fortune 500 clients. In acknowledgement of his accomplishments and expertise, Roger was regularly featured in Barron's Top 100 advisors, he was recently inducted to Barron's Hall of Fame and has been featured in *Barron's Magazine, Wealth Management, Fox Business, the New York Times, Wall Street Journal, and Fortune*.

DISASTERTECH

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Scott G. Aitken

Wilde Wealth Management Group

Financial Planning ♦ Investment Management ♦ Estate and Tax Planning

With more than 14 years of experience in banking and wealth management, Scott G. Aitken is driven by the desire to help his clients achieve their hopes, goals, and retirement dreams. It is this passion for those he serves combined with his financial ingenuity that saw him ranked among the top 10% of all advisors at JPMorgan in 2017 and 2018 based on revenue production. Now, as a wealth management advisor for Wilde Wealth Management, he delivers that same recipe to help people transition confidently and securely into their retiring years. Scott joined the firm in 2019, after a 12-year tenure as a private client advisor with JPMorgan in both Arizona and New York City, so that he could provide his clients more time, attention, and personalized services. "I wanted the freedom to be able to do more and offer more services for my clients. Because we are a boutique financial planning firm, I can work more closely with my clients and with our strategic partners," Scott says.

Based in Arizona, Wilde Wealth Management Group focuses on all aspects of the financial planning process—tax, insurance, estate, retirement, and investment planning as well as wealth management. Since its founding nearly 30 years ago, the company has seen tremendous growth through both client and advisor acquisition. Along with its headquarters in Scottsdale, the group has expanded its offices to serve clients in Tempe, Glendale, Tucson, and Payson. For the past 12 consecutive years, *Barron's Magazine* has ranked Wilde Wealth Management among the *Top 1,200 Advisors in the Nation* as well as one of the *Top 25 in Arizona*. Most recently, in 2020, Wilde Wealth Management Group received their highest honor to date when the magazine named them the *#1 Financial Advisor* in the state.

As a wealth management advisor, Scott specializes in retirement readiness assessments and comprehensive asset allocation analysis. His primary focus is on long-term financial planning for his clients—guiding them through the transition between their working years and retirement, with an emphasis on retirement income planning and wealth management. He also works closely with his in-house strategic partners to help people with strategic tax planning as well as comprehensive estate planning. Scott's close relationships with his clients allows him to build customized financial plans and individualized investment portfolios that are in line with each person's unique goals. "Since every person is different, the way people invest should be tailored to their specific situations with no two financial plans being alike," he explains.

But Scott's attention does not cease once a solid plan or portfolio is built. He continues to work with his clients throughout the financial planning process, examining myriad strategies and options to help them adjust according to their current needs and future goals. "I always look at their risk exposure, because they can take on more risk and contribute more to their accounts while they're working; however, once they retire, they not only stop contributing, but many also live off the assets they've accumulated or use those assets to subsidize their income," he says.

For Scott, the best part of the job is getting to know his clients—what they are passionate about, what they've worked hard to accomplish, and what dreams they have for retirement. "Talking with people about their life's savings, cares, and concerns is very personal, but through all those conversations and years of working together, a deep level of trust and mutual respect is built between us," he explains. "At the end of the day, my job is to make sure that my clients have a successful retirement without ever having to worry about running out of money. They can sleep peacefully at night, and you can't put a price on that."

In addition to his Series 7 and 66 registrations, Scott is an Accredited Investment Fiduciary designee (AIF®).

Securities and advisory services offered through Cetera Advisors LLC, Member FINRA/SIPC, a broker/dealer and a Registered Investment Advisor. Cetera is under separate ownership from any other named entity.

Barron's Top 1200 Advisors (award recipient Trevor Wilde): Listing in this publication is not a guarantee of future performance or success. Over 4,000 advisors who wish to be ranked fill out a 102-question survey about their practice, data is verified and then applied to a ranking formula. The ranking reflects the volume of assets overseen by the advisors and their teams, revenues generated for the firms, and the quality of the advisor's practices. The scoring system assigns a top score of 100 and rates the rest by comparing them with the top-ranked advisor. Listing in this publication and/or award is not a guarantee of future investment success. This recognition should not be construed as an endorsement of the advisor by any client.

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LEANNE MYLES

Associate Mortgage Broker

> “I’m all about helping people and navigating the financial world is often a challenge.

Last year, Leanne Myles placed in the *Top 10 Performing Mortgage Brokers* in Canada, after working with Clinton Wilkins Mortgage Team in Dartmouth, Nova Scotia, for just two years. This year, she smashed that record by winning a spot in the *Top 5 Performers* with $40 million in closed deals. In fact, she placed second for her Manulife Insurance sales, being shy of the top spot by just one deal! Leanne attributes this jump to her joining the team and of her willingness to adapt to new processes. Even before being named a top performer, Leanne was a formidable mortgage broker; she was a finalist for the *Best Alternative Lending Mortgage Broker* in 2017 and won the *Women in the Mortgage Industry’s Inspiration Award* in 2018.

CENTUM® Home Lenders Ltd.
CLINTON WILKINS MORTGAGE TEAM

Leanne has been in the mortgage industry for 15 years, working her way to the top of one of Canada’s largest banks in 2013. However, she found she was most interested in helping the people who needed it the most, people who were facing financial struggles. “I’m all about helping people and navigating the financial world is often a challenge,” she says. “Most people only know regular banks. They go to banks and find they don’t qualify, but brokers have access to over 40 lenders and can often make things work that banks can’t.” In 2013, Leanne transitioned to being a broker and it was not without its challenges. “I fell flat on my face, but I learned a lot!” she says. After working for five years as an independent broker with a large brokerage, she moved to Clinton Wilkins, where she learned fast and rapidly increased her sales, jumping from $12 million to $22 million to $40 million, and is on track to do $60 million in the coming year. Today, Leanne works on the Clinton Wilkins mortgage team with Clinton Wilkins, also a top-producer, under the umbrella company of Centum Home Lenders.

Leanne’s client base includes people who have been through hard times and major life events. She helps them improve their credit and gets mortgages for people who might not otherwise be approved, and her personal, relationship-based approach keeps clients feeling secure and coming back. And Leanne can relate to the anxiety of financial hardship; in 2011, her husband lost his health benefits and the couple faced financial difficulty. “It was eye-opening what happens to people when health and income is lost,” she says. The experience inspired her to be a broker for those in similar positions and give them the help, security, and hope that she needed during her own hard time. One of her proudest moments was helping a couple avoid homelessness by securing them a mortgage that a bank would have denied them, allowing them to buy a house and secure their future. Taking on clients’ challenges to improve their lives is Leanne’s passion. As she says, “If Leanne can’t get your mortgage done, no one can!”

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Michael Kettner

Director of Investments

Earning a CFA charter and an MBA from Vanderbilt University after years at the New York Stock Exchange and financial giants like Merrill Lynch, JP Morgan, and Citibank, Michael Kettner's background and experience is inarguably impressive. Today, he's taking his expertise and applying it on behalf of clients of Coastline Wealth Management in Port Jefferson, New York. This independent financial planning and wealth management firm employs people with numerous specializations and when a client needs help with managing their investments, they come to Michael. He and his team create portfolios and develop strategies tailored to the unique needs of each client. Since joining Coastline in 2014, Michael has seen the company grow from $60 million under management to over $1 billion, with Michael responsible for managing more than $400 million in discretionary accounts. Thanks to people like Michael, Coastline enjoys a growing number of new relationships and fantastic client retention.

Michael's educational background puts him at a distinct advantage in his field. His mantra, "always be learning," means he not only knows the ins and outs of investments but can explain it all to clients in an accessible, approachable way. "It's institutional experience and knowledge in a place where people don't normally have access to that," he says. Financial literacy can be a steep hurdle for some and to have someone like Michael, who can break it down, is incredibly helpful for those looking to manage and build their wealth for their families. In addition, his experience with the NYSE helps him understand buying and selling of stocks that clients can use to their advantage, too, and he stays up to date on the latest in finances by constantly reading investment news and periodicals. "My greatest source of excitement in life is to be informed enough to truly appreciate what happens next," he says.

> "I propose to sail ahead. For to reach a port, we must sail—sail, not tie at anchor—sail, not drift." - FDR

Before coming to Coastline, Michael was a Hofstra University graduate working on Wall Street, trading equities with Merrill Lynch. As the business world began to drastically change, he went back to school to earn an MBA at Vanderbilt University. This more formal business education allowed him to rejoin Merrill Lynch doing high-level institutional projects before transitioning into private banking with JPMorgan, where he worked with ultra-high-net-worth clients. His quest to find a firm that shared his priority to provide unconflicted and inexpensive advice and service took him first back to Merrill Lynch, then to Citibank, and, finally, to Coastline. Working with a collection of institutions in a variety of roles gave him just the experience he needed to provide expert independent advice in his current role. Combining the wisdom of history with an open mind is essential to success in the sometimes complex and risky investment world.

COASTLINE
WEALTH MANAGEMENT

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Gage Arnold

> For me, there is true satisfaction that comes from giving peace of mind to a family heading into retirement to know they are going to be ok!

In 2013, at 22 years old, Gage Arnold began his career with New York Life and Eagle Strategies, a wholly owned subsidiary of New York Life and registered investment advisor. After building a modest practice of his own for 2 years, Gage became a partner with the firm and today, at 30, he is responsible for the growth and success of a team of highly qualified agents and financial advisors at the New York Life and Eagle Strategies office in Tysons Corner, Virginia.

Transitioning into leadership was a natural move, given Gage's passion for empowering others to achieve their career goals. To this day, he maintains an enviable agenda of recruiting, training, developing, and retaining insurance agents and financial advisors in their personal pursuits of building their own practices. While he is often lauded for his leadership and consistent team growth, Gage credits his success to humble beginnings paired with the faith of senior leadership. "There's nothing special about me. My family taught me to take pride in my work, and my mentor always encouraged me to be crazy enough to believe I can accomplish anything," Gage shares. "I know I'm not the best in my field, but dedication and persistence has consistently pushed me to learn and grow after successes and failures." Gage instills this same belief in his team that with the right drive and ambition, they can overcome any obstacle and accomplish any goal.

It is this humility, complemented with his 'lead-by-example' management style that both clients and colleagues find so impressive. Gage's team further distinguishes themselves locally amid a highly competitive landscape through a unique approach, which focuses more on middle-income families than high-net-worth individuals. Having witnessed both of his parents' financial hardships, Gage grew an appreciation for financial security and the impact that his work can have on families like his own. He adds, "For me, there is true satisfaction that comes from giving peace of mind to a family heading into retirement to know they are going to be ok!"

Gage is a credentialed financial advisor with both Series 7 and Series 66 licenses, as well as a Series 24 licensed Registered Principle and is pursuing his first designation with the American College as a Chartered Leadership Fellow. When he isn't leading his team of agents and advisors to new heights, Gage enjoys staying active through recreational sports such as soccer and basketball, participation in local charitable organizations, and remodeling projects on his home in Alexandria, Virginia.

Eagle Strategies LLC

NEW YORK LIFE

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Nihad McBride

acquence
Accuracy. Quality. Intelligence.

A successful entrepreneur and CEO with multiple careers in corporate finance, risk management, and business transformation, Nihad McBride is the founder and CEO of Acquence Solutions Inc., a boutique consulting firm based in Vancouver. Nihad and her team have been helping clients develop organizations and transform businesses in North America, Europe, Australia, and Africa for the last two decades.

Nihad, adaptable and strategic, successfully delivered a multifaceted amalgamation project for a multi-billion dollar organization in the financial services industry but laying off associates set her on a different journey. She founded Acquence Solutions Inc., building on a solid career in finance; it wasn't difficult for her to pivot to business transformation. Nihad's passion is building strong organizations that can withstand change. "If a company has the right people, strategy, and processes, it will not succumb to economic downturns," Nihad explains. Her focus is on developing leaders and empowering teams so they can build stronger organizations.

Re-establishing her career in North America was her third time reinventing and expanding her network. Nihad cut her teeth working for the global oil and gas Fortune 500, where she learned extraordinary finance skills. She facilitated joint ventures and pierced barriers to entry for the oil and gas industry in the U.K., Namibia, and the Democratic Republic of Congo. She leads teams to the finish line, whether tackling different industries or launching new services.

Consulting and solving challenges in organizational strategy, optimizing talent, and contributing to the community are some of Nihad's most valuable personas. Shortly after relocating to Vancouver, she mentored women who needed to re-enter the workforce, newcomers, and single mothers by helping create pathways to leadership. Mentoring and coaching are always a priority for Nihad, whether in the workplace or to support a not-for-profit organization.

Nihad refined her approach to business transformation, helping boards and senior executives improve their governance, risk management practices, and risk profiles. The exposure to so many different areas, clients, people, and organizations in four continents equipped her with the confidence and the knowledge to shift to her current niche—organizational excellence.

Nihad and her team have been helping clients develop organizations and transform businesses in North America, Europe, Australia, and Africa for the last two decades.

"To successfully deliver strategic change, one must uncover areas of misalignments," Nihad explains. The shift occurred after helping organizations expand internationally, execute turnarounds, investigations, and amalgamations. For example, suppose she is hired by a CEO who says the company has a great strategy with limited delivery and execution. In that case, Nihad will strive to partner with her clients to ensure the company culture, structure, and talent align with the vision and the strategic goals.

Nihad focuses specifically on empowering leaders by helping them understand each employee's unique needs and inner strengths and getting them pulling in the same direction. At the core of Nihad's approach is simplifying decision-making and improving communication to ensure agility and adaptability. As part of her toolkit, Nihad leverages a solution initially developed for the U.S. Airforce in the 1940s. This scientifically validated tool leverages 60 years of data to provide reliable and actionable insights and position people and organizations for success. Since being certified in psychometrics in 2018, Nihad has been increasingly successful in building winning teams. Culture, values, diversity, and equity are central to her approach as she partners with her clients to design talent strategies to realize their vision.

Nihad is a highly adaptable expert who can pivot on a dime and a leader who is unafraid to tackle new industries and adopt innovative services. Her commitment to helping people, entrepreneurs, organizations is at the core of her professional journey. If anyone knows how to transform organizations and their people seamlessly, it's Nihad.

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Noah Berkson

Managing Partner

Noah Berkson was only a freshman in college when he started his own software company, eventually moving from Iowa to Chicago to foster its growth. After selling out of the startup, he was ready to do more. His next ventures included Doc And I, which helped indigent patient populations get access to affordable prescriptions; Site, a property assessment company that used drones to survey properties for commercial clients; and DevBase, a technical staffing firm that places global tech talent with companies from Fortune 500 to venture backed start-ups.

Eventually, Noah became a startup investor and advisor, investing in early-stage companies. He ran the EO Accelerator on their Chicago board, helping small companies reach their first million, and it was in helping these startups that he began to notice something. “While investing and dealing with technology startups, we realized a lot of these early-stage companies had a gap,” he says. “They have a hard time finding and properly screening technical talent, which makes the building process difficult and the chances of failure exponentially higher. We saw this gap and realized our technical expertise and network were just as valuable as our money.” It was then, along with partners Peter Larsen and Raul Henriquez, that Noah founded Candor Ventures.

Candor Ventures is a venture studio and fund with locations in Chicago, Los Angeles, and New York, that invests in early-stage, technology-centric companies. The partners are investing their own money, instead of relying on outside capital. Taking an agnostic approach, they work with tech companies in many diverse fields, including fintech, agriculture, healthcare, and more. Launched in early 2020, they maintained their investments through the COVID-19 pandemic, when many other firms were refraining from deploying capital. Noah instead, chose to see it as an opportunity for Candor. “It allowed us to get a crazy amount of inbound deal flow,” he says. “We were also able to help a lot of companies that otherwise wouldn’t have survived.” To date, Candor has invested in 17 companies with one exit in their first 18 months of operation. “We put capital in, but also help dictate the outcome of the companies we get involved in,” Noah says. “We’re very hands-on and drastically improve go-to-market speed with a proven process.”

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Noah and his team determine a company’s needs and then invest accordingly, making sure the companies have a predictable cost of technology. In addition, Candor supplies them with resources, including personnel such as software engineers, and works closely with each portfolio company to ensure success.

Though he is young, Noah’s entrepreneurial experience is already vast. He’s on the global board of Entrepreneurs Organization, which allows him to connect with business leaders from more than 50 countries and allows Candor to source deal flow from the world over, which in turn, helps more businesses grow and thrive. Noah is also part of Austin Capital, a single family office, focused on fintech and the next generation of banking. Noah’s goal for Candor is to invest in another 30 to 40 companies over the next two years, making Candor Ventures one of the largest venture studios in the U.S. “We want to be the premier place for entrepreneurs to come when they want to start or grow a business,” he says.

CANDOR VENTURES

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Financial Advisor

Ricky Gleason

Ricky Gleason attended college at Texas A&M Kingsville with a focus in business management. He never really saw himself working in the financial field, and as a college football player, always imagined he would end up doing something with kinesiology. Ricky's start in the finance world began after he was approached by an associate helping him at the bank who thought he would make a great bank teller and she encouraged him to apply. Ricky's interest was piqued, so he applied and was hired for the job. He found that he really enjoyed serving and interacting with people. He took to the work well and quickly advanced to bank manager, then a private banker, regional private banker, and, eventually, became a financial advisor. After becoming an advisor, Ricky found he did not want to work for a big corporation anymore, as he had done for many years. He felt he could better serve his clients on a more personal level at a smaller firm. In 2018, he landed a role as a financial advisor with Prime Capital Investment Advisors in his hometown of Boerne, Texas. "I love that the company puts our customers first, and that we are able to provide clients with the highest level of professionalism possible," he says. "I love the company and want to be with them for the rest of my career."

Prime Capital Investment Advisors, headquartered in Overland Park, Kansas, provides clients with a variety of financial strategies, including wealth insurance, private equity, and direct venture capital solutions, as well as traditional and alternative investments. Founded in 1985 as a wealth insurance firm. In 1999, it had only 10 employees, and has since grown to over 200 employees and $12.4 billion in assets under management. "The unique aspect is that we have a diverse and intelligent group on our investment advisory committee," Ricky says. "We build and manage the models our clients are in which frees up time for us to help clients. Also, the client has 13 people looking after their assets—not just me." Today, Ricky focuses on a lot of investment management for small business clients, as well as a select group of high-net-worth individuals but we will never turn away a client in need of service. Boerne is a town full of small business owners, and Ricky enjoys helping businesses and his community thrive. He has also helped his county become one of the wealthiest in the state per capita. "There are a lot of amazing people to work with," he says.

PRIME CAPITAL
INVESTMENT ADVISORS

Ricky's success with clients, both individuals and businesses, comes from the careful attention he gives to each and every one. His role as a bank teller taught him the importance of thinking on one's feet, as well as interacting with and taking care of customers in a way that is precisely tailored to each person and their unique needs. "It's really a talent to master," he says. If the rate of his clients' satisfaction is an indication, Ricky has certainly mastered it. And his team has, too. PCIA's approach is personalized and team oriented. "We simplify complex matters for clients. My colleagues are all incredible, and all have different specialties. We have so many great team members that all come together to help the client."

In addition to helping clients, Ricky is deeply committed to his Boerne community. Currently, he's working with Hope for Heroes, Texas, which provides support and service for first responders in different areas of the state. He also served on the city's planning and zoning committee, and currently serves on the Boerne Read's board and Boerne Public Library Foundation.

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Antwone Harris

Antwone Harris, MBA, CFP®, RICP®, has always been fascinated with finance. In fact, if you were to spot him on vacation, you would likely find him lying on the beach reading finance articles or researching stocks. "It was always my passion," he says. Antwone is a financial advisor with nearly two decades of experience. His career has taken him from being among the top 5% of advisors in the country for Charles Schwab* to features in the *Wall Street Journal*, a host of other magazines, and on television as a subject matter expert. Now, Antwone is fulfilling his passion as the founder and Chief Planning Strategist at Platinum Bridge Wealth Strategies, which he launched in 2017. The Washington, D.C.-based firm focuses specifically on retirement income planning, and has clients across the U.S. People come to Antwone in the years immediately preceding retirement to help them transition into a new phase of life.

PLATINUM BRIDGE
WEALTH STRATEGIES

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With a considerable background in investments and finance outside of retirement planning, Antwone initially worked with hundreds of clients who were successful professionals in the middle of their careers. Over the years, his client's needs changed as they approached retirement age; and Antwone found himself focused more and more on the unique questions surrounding retirement and the next phase of their life. He therefore decided to focus specifically on retirement planning and became a Retirement Income Certified Professional (RICP®), a designation earned after completing a rigorous program focused on generating income in retirement and managing every aspect of retirement planning. Antwone also holds the CERTIFIED FINANCIAL PLANNER™ designation as well as certificates in Medicare planning, Social Security planning, and tax planning for retirees.

Twenty years ago, Antwone was a graduate from Georgetown University with an MBA in finance, day-trading his own account during the dot-com era. After all of the years that he has been in the business, his passion for helping people with their finances hasn't dwindled a bit. The planning phase is his favorite. He guides his clients through a planning effort that he calls the *7 Pillar Process*™, where he and his clients work closely through a comprehensive planning effort that addresses the major areas of risk that all retirees face. "Investments have become a commodity, so I don't believe that there is as much value on the investment side," he says. "I believe the value for my clients is on the planning side." For each client, he creates not one, but two plans: the first is to ensure the client has enough to retire on, and the second is to optimize the distributions to reduce risk, prolong the useful life of the client's assets and mitigate taxes when possible. He then devises a comprehensive investment strategy to align with the overall planning effort. Each plan is carefully crafted to cover every aspect of a client's life in retirement. The plans cover healthcare (Medicare), Social Security claiming strategies, property and any mortgage/debt management, estate planning, tax minimization strategies, and more. The result is a game plan that allows his clients to retire without worrying about money so that they can focus on enjoying the next phase of their life.

In addition to helping clients make the most of their retirement, Antwone is also dedicated to helping his community. He serves on the board of Bright Beginnings, a nonprofit organization that serves unhoused children in the D.C. area. He is also a member of Leadership Greater Washington, an organization of business leaders from all industries who come together to solve the city's most pressing issues, including poverty, education needs, and homelessness. When it comes to consistently providing outstanding service to clients and the community alike, Antwone is inspired by a quote from former president Calvin Coolidge: "Nothing in the world can take the place of persistence."

*Investment Advisory services offered through Triad Hybrid Solutions LLC a registered investment advisor. *Based on total assets under management.*

Jacqueline Garol joined Edward Jones in 2010 as a financial advisor driven by the desire to make a difference in people's lives—and her unwavering commitment to do so has set her clients, her community, and her career on an upward trajectory. In 2019, as the leader of her own office in Reno, Nevada, Jacqueline was named a limited partner of the firm. The combination of her experience gained from 15 years in the field and her team's dedication to those they serve have culminated in a host of client service excellence awards and honors. Jacqueline's intrinsic reward is in giving back to the firm, and in helping new financial advisors as a mentor, field trainer, hiring team member, and host office for new financial advisors. But underlying it all is the profound responsibility she feels to her clients.

Jacqueline provides financial solutions for a select group of families, retirees, corporate executives, business owners, and nonprofit organizations across the nation, often collaborating with their attorneys, CPAs, spouses, and other parties. "My guidance is tailored to support our client's current lifestyle, retirement income needs, and legacy goals, while making each client feel comfortable along the journey. The north star for us is on guiding them to achieve their long-term financial objectives with transparency and a disciplined investment process."

Jacqueline runs her office with two administrators and, of course, the support of the entire Edward Jones team of 5,000 professionals. "In a digital world we can stay connected while keeping it personal. Each client talks to me or my administrators, Sarah and Heather. When clients call, they talk to somebody they know. No 1-800 numbers. No pressing 1-2-3 to get through. Just a friendly, familiar voice ready to assist."

Jacqueline and her branch office administrators work together seamlessly to serve their clients, making sure everyone knows what's going on in their lives. "If someone's about to be a grandparent, we discuss their goals—do they want to include their grandchildren in their financial plans? It also lets us celebrate with them. They're excited, we're excited, and we want to cheer those special life moments with them as well as ensure their financial successes."

An analytic by nature, Jacqueline revels in the challenge of developing high net-worth strategies for multigenerational families and businesses. "You've got not only the business owners and their financial wellbeing, but considerations about the longevity of the business plan. Depending on the owner's retirement plan—selling, handing it down, or breathing/living it because it's their passion—the elements need to align. Whatever is important for the client is important for us to know so that we can partner with them to act in their best interests in accord with their wishes."

> "My guidance is tailored to support our client's current lifestyle, retirement income needs, and legacy goals, while making each client feel comfortable along the journey. The north star for us is on guiding them to achieve their long-term financial objectives with transparency and a disciplined investment process.

Jacqueline's passion for helping people is equal only to her love of numbers and examining the myriad elements that play a role in adding value to her clients' lives. "I'm a puzzle master, and I have to put the different pieces of the puzzle together and know what financial spigots to turn on at the correct time—whether social security or pension or another revenue source." While she's focused professionally on helping them reach their goals, she's also emotionally invested in their success. "I understand what's going on in their lives, what's important to them, and I'm able to personalize strategies for them based on what they care most about, and the legacy they hope to leave."

Despite the litany of industry and business awards that would be the envy of most business leaders, it is the accolades from her clients that she holds most dear—with overwhelmingly positive ratings for experience and satisfaction that have set Jacqueline's office in the firm's top percentages. "I know I have done my job well when I am welcomed into my clients' lives as if I were family."

Edward Jones

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Konstantin Lichtenwald

Founder & Managing Director

> Our specialty is finding the unicorns within the millions of businesses that are out there and bringing them to the public, so everyone can participate in the growth of these businesses.

When he founded Zeus Capital, LTD and co founded reverse-takeovers.com/, in 2019, Konstantin Lichtenwald brought 15 years of finance and accounting experience, including corporate compliance and financial management, as well as experiences with firms like Ernst & Young, to his new endeavor. Today, with Konstantin as managing director, the Vancouver, British Columbia-based firm has clients the world over, as well as satellite offices in Singapore and Germany. Zeus Capital provides corporate finance advisory, merger and acquisition services, and IPO/RTO advisory services, with a "one-stop shop" goal for their clients. That means that every step of the process is done in-house with the Zeus team, from pinpointing opportunities to structure planning and going-public strategies, to the eventual exit strategy and anything and everything in between. They also have a wide network of partners in adjacent fields to provide consultations for legal, tax, and banking issues.

Konstantin, a Canadian CPA and an ACCA in the U.K., also obtained his exempt market dealer license from the BC Securities Commission and is successfully established in Canadian capital markets. These designations allow him a deep well of knowledge of markets in Canada and beyond, which he draws on to best help private companies go public. In addition to the financial advisory, merger and acquisition, consulting, and capital market services, Konstantin's team takes these companies public on North American stock exchanges, guiding them through the entire IPO or reverse takeover process, and guiding their management on how to run a public company. "The IPO process is a very long, sometimes painful procedure, with a lot of hoops you have to jump through," Konstantin says. "You have to be dedicated and persistent on behalf of your clients to guide them through all of the complexities. We are very involved with our clients' businesses and work very closely with them every step of the way." The firm's main market, when taking companies public, is a primary listing in Canada and then a dual listing in the U.S., as well as a dual listing in Europe, particularly Germany. Dual listings are a unique specialty offered by Zeus and something not commonly offered by other firms.

Konstantin has found success thanks to his dedication, persistence, and hands-on approach—and so, too, have his clients across the globe. He uses his years of experience and expertise to find businesses that the market will welcome and works out the best approach to bring these companies public and become listed on stock exchanges. "Our specialty is finding the unicorns within the millions of businesses that are out there and bringing them to the public, so everyone can participate in the growth of these businesses," he says. At the end of the process, these companies are not only participating in the stock market, but also open to major growth and evolution. "Being a part of their success is what I love most," Konstantin says. "This is what drives me."

ZEUS CAPITAL LTD.

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Flo Goette

Founder & Chairman

Florian Goette ("Flo") was only 23 when he got his paragliding license and went out for a flight on a day with rough conditions. "Everything that could go wrong, did go wrong," he remembers. He was hit by a wind gust, fell some 10 meters, and smashed two of the vertebrae in his lower back, paralyzing him. He was airlifted to a hospital where operations failed and left him in a coma. He woke from the coma, but was still in critical condition, and endured three near-death events. But within those experiences, he saw something else: visions of his future. One was of himself walking out of the hospital. Another was traveling across oceans and hiking up a volcano. Against all odds, after just three months of recovery, Flo walked out of the hospital. Bolstered by the inspiration of his visions, he regained his motion and returned to paragliding. But he was about to be inspired once again—and this time it would lead to a remarkable career as a serial entrepreneur with four successful startups, a $10 million acquisition, and his latest brainchild, Neco, a cryptocurrency which seeks to become the next financial system.

The idea for Neco came while Flo ventured deep into the Amazon rainforest. He was struck by the vision of a world where people lived in peace and abundance, and the environment was healthy and thriving. And thus, Neco Finance was born—a cryptocurrency firm with a philanthropic and environmentalist twist. With the motto "People. Planet. Profit," it combines investment with social and ecological values and delivers a positive triple bottom line. First, the cryptocurrency generates profit and increases value over time without being as volatile as some of the other crypto options out there. "Our current monetary system is collapsing so we are confident the crypto space will be the place to be in the future," Flo says. Secondly, Neco provides unconditional universal basic income, meaning people can apply to receive money on a monthly basis, freeing people from poverty so they can pursue their own visions. Third, Neco offsets its members' carbon footprints by investing into afforestation projects, allowing members to be climate-neutral and completing the vision of a sustainable financial system that serves both the people and the planet.

With the motto "People. Planet. Profit," it combines investment with social and ecological values and delivers a positive triple bottom line.

Flo doesn't just have visions; he also knows how to turn them into reality. He has the experience to develop and manage projects of this scale thanks to a career of creating start-up companies since his late 20s. To date, he's started, managed, and sold four tech start-ups and is currently working on his fifth and most ambitious project, Neco. His last start-up, Data Scout, a master data management company, was acquired by Informatica for $10 million. This allowed him to achieve financial freedom and travel the world. His travels led him to realize the extent to which climate change, pollution, mass extinction of species, poverty, hunger, inequality, debt, inflation, corruption and many other issues impact the quality and security of life on Earth, and how the current financial system was exacerbating them. "We have enough food for everyone, enough medicine to cure diseases and all the tech to live sustainably, but it is the financial resources that are missing," he explains. Eventually, these realizations led to Neco, and, he hopes, to a future of financial freedom for all as well as a thriving planet.

In addition to building his projects with an eye on sustainability and social good, Flo has also worked on a documentary on sharks, his favorite animal, during his travels. 15 years after his paragliding accident, he solo climbed the world's highest volcano, Ojos del Salado in Chile. He loves paragliding, kiteboarding, diving, sailing, mountaineering, yoga and meditation.

Neco
for the common good

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Scott Burke

Founder & Business Lending Advisor

Business lending advisor Scott Burke has spent more than a decade helping people access the capital they need to launch, grow, or sustain their businesses. Since founding Maxx Capital in 1999, he has established over 3,000 banking relationships, facilitated over $250 million in financing, and helped more than 50,000 small businesses obtain funding through alternative lenders. “Many of our programs offer flexible guidelines to overcome common obstacles such as credit score, credit history, time in business, financials, and industry type,” says Scott. “Our streamlined funding process makes getting a business loan, business line of credit, or stated income commercial real estate loan, a smooth and stress-free experience.”

> “Our streamlined funding process makes getting a business loan, business line of credit, or stated income commercial real estate loan, a smooth and stress-free experience.

Located in Scottsdale, AZ, Maxx Capital is a veteran-owned company that specializes in small- to medium-sized businesses with revenues ranging between $200,000 to $20 million. They offer multiple loan types, various lines of credit and advances, inventory and purchase order financing, equipment leasing, and accounts receivable factoring. Scott started Maxx Capital as a holding company, but turned his attention toward the lending division in 2008. “We were one of the few sources of funding for small businesses during the economic crisis because the government was only lending to banks,” he explains. Scott has since focused specifically on the finance arm of the company.

In 2020, Scott experienced a similar situation with the onset of COVID. Banks and lending facilities shut down, and once they reopened, they converted balances on a line of credit to term loans and closed them. “Almost daily, I still get calls from bankers on behalf of customers whose credit lines were closed asking if I can help,” he says. Fortunately, because Maxx Capital has over 100 alternative lending sources, they have been able to continue helping customers access working capital for their businesses— before or in addition to the CARES Act.

COVID also brought about an increased demand within the real estate development market, especially for single-family homes and small subdivisions. “Supply chains are short on building materials from the manufacturing shut-down, so it’s more costly to construct homes, and developers are struggling to keep up with demand,” Scott explains. Consequently, build times have become longer, developers are paying more interest on materials, and consumers are ultimately paying more for homes. “Nevertheless, money is flowing to the building market because it’s one of the few industries keeping the economy alive,” he adds.

Most of Maxx Capital’s recent applicants are first-time clients who found Scott through a bank referral or LinkedIn. “Many developers have sought me out because they have already purchased land, but can’t get full funding from a bank to build, so they’re losing money every day they can’t break ground,” he explains. Although it may take a long time for supply to catch up with demand, Scott is determined to continue helping as many clients as possible. “Newer companies don’t have the insight, connections, or reputation we’ve built with banks and lenders over the years,” he says. “And Maxx Capital has remained strong through two of the most difficult financial crises the country has ever faced.”

MAXX/CAPITAL

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Jimmy Karam, CFA

Jimmy Karam, CFA, is an accomplished professional with over a decade of financial industry experience. After graduating with a bachelor's degree in computer engineering from McGill University, he passed the CSC and CPH examinations through the Canadian Securities Institute and received the designation of Certified Financial Analyst through the CFA Institute. In 2019, he joined BMO Nesbitt Burns as director of ETF and Index trading, where the Fixed Income ETF business has since doubled in size capturing around 40% market share in Fixed Income ETFs—placing first in Canada and more than doubling the gap versus the second-place dealer.

> Within his role at the company, Jimmy works with Artificial Intelligence and high-frequency trading teams to develop ETF trading algorithms.

Headquartered in Toronto, Ontario, BMO Nesbitt Burns is BMO Financial Group's full-service investing business in Canada as well as a part of the organization's Private Client Group. With 76 branches across the country, their extensive network of 1,300 investment advisors offers comprehensive and client-focused investment and wealth advisory services—leveraging strong financial planning capabilities, a broad range of internal and external relationships, and high-quality products. Currently taking up 40% of the market, BMO Nesbitt Burns is Canada's leading, dominant market-maker on fixed income ETFs. The broader ETF business is also #1 in Canada with around 30% of overall market share.

Within his role at the company, Jimmy works with Artificial Intelligence and high-frequency trading teams to develop ETF trading algorithms. This is how BMO has come to dominate the space while enhancing the liquidity clients receive and reducing their trading costs. In some of their record quarters, the team has hit over 50% market share in Fixed Income ETFs.

There is a lot of internal support for innovation at BMO, and Jimmy is exceptionally proud of his team. Their approach for investing in capital markets involves backing every decision they make with a plethora of data. "We've become the gold standard for anything ETFs related, which is a testament to the market share we've achieved," says Jimmy. In fact, the team recently worked with BMO Global Asset Management to build and launch Canada's first and only mortgage-backed securities ETF, and in April, BMO GAM issued a socially responsible ETF that resulted in one of the largest equity ETF trades in Canadian history at $1.6 billion. Utilizing the team's ESG mentality, the ETF Desk helped a client transition out of an S&P 500 into a socially responsible portfolio.

The team has undoubtedly accomplished a great deal in ETFs over the years. Very recently BMO partnered with Purpose Investments to help launch and market-make the world's first bitcoin ETF. They worked with numerous regulatory bodies to pioneer the project and to make it ready once trading began. "Purpose's launch was regarded as one of most successful ETF launches in history," says Jimmy. "On the very first day, the product traded over $200 million." Still, because of their forward-looking approach and constant reinvestment into the business, the team is already thinking about their next step forward and where they can invest to stay ahead of the curve.

Jimmy got his start in the industry working at HSBC bank in 2011 as part of the corporate solutions team, which specialized in customized financial solutions for clients. Jimmy later transitioned into trading and worked his way up to associate vice president of Institutional Rates and Credit Trading. In 2016, the Canadian Imperial Bank of Commerce (CIBC) offered Jimmy a position as director of investment-grade credit and mortgage-backed securities trading. It was within this role that he started exploring ETFs and working on various strategies to reduce the bid offer spread while enhancing liquidity to the end client. To date, Jimmy has spent his entire career working in capital markets and has traded every asset class within Fixed Income.

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SARAH SPECTOR

CEO and Founder

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A seasoned accounting consultant with more than 25 years in the industry, Sarah Spector provides executive-level financial advice to companies, both large and small. As founder and CEO of Spector Wellman Accounting & Consulting, based in Los Angeles, CA, she works with a variety of clients within the healthcare, e-commerce, service, and distribution sectors. Sarah specializes in operational restructuring, project management, financial system implementation (including ERP), and M&A transactions and integrations. Since founding Spector Wellman in 2018, her firm has offered high-value client advisory services to assist companies with their accounting, finance, business intelligence, and financial system needs—nearly doubling their number of clients over the past year. "We believe our clients appreciate us as an honest, reliable, high-quality alternative to in-house resources for bookkeeping, financial statement creation, and business analysis," says Sarah.

Although she wears many hats at Spector Wellman, Sarah's primary focus is on client advisory services, where she takes a holistic approach—promoting hands-on interaction, collaboration, and customized assistance. "As a fractional CFO, I bridge the gap between the bookkeeper and the tax CPA. Every large corporation has a CFO, and small business owners deserve to have that same level of support, but they often just can't afford it or they may not need it full-time," she explains. "Offering this service makes their lives much easier, and they are so appreciative. That's why I strive to be a real part of their organizations, rather than just being a virtual service provider."

In addition to her accounting responsibilities, Sarah is involved in many day-to-day decisions with her clients, such as staffing, making long-term goals, and devising plans to achieve them. She also works as a strategic advisor—forecasting, analyzing metrics and obtaining credit facilities. "Throughout the COVID pandemic, I've been advising a lot of businesses that were never my clients and providing pro bono work," she explains.

"Whether it be through obtaining PPP and EIDL financing or restructuring debt, I just want to help the businesses that are on the verge of closing and support their growth." Many of the clients Sarah assisted were turned away by banks who had even denied them PPP loans. "They have no right to decline small businesses just because the owners don't have an account with them. Many of their reasons for denying loans are not valid," she says. "Some people are in profound distress when they call me, unable to get the funds they need for their business to survive. I advised them to avoid the big banks and instead go through FinTech providers such as PayPal or QuickBooks. If they applied that day, they had their money the following day."

> "We believe our clients appreciate us as an honest, reliable, high-quality alternative to in-house resources for bookkeeping, financial statement creation, and business analysis.

Sarah began her career at Grass, Coffey, & Scharlau CPAs, a full-service public accounting firm in Phoenix, AZ. She then went on to hold several leadership positions—working at ASGN Incorporated, Leaf Group, Autism Spectrum Therapies, Premier Healthcare Services, Autism Learning Partners, Alfred Music, and Ticketmaster. Along with a CPA license and a BSBA in accounting from The University of Arizona, Sarah has enjoyed an extensive career—from public accounting to supporting the growth of a $1.3 billion publicly traded company. "Having spent 15 years as a corporate controller, I'm able to thoroughly analyze and evaluate the financial situations of businesses—regardless of size—and provide them with the necessary solutions to help their bottom line," she adds. "No matter how small the task, the appreciation is always grand, and knowing that I made a difference is fulfilling."

Founder & CEO

When it comes to all the complexities, nuances, and evolutions that happen in the financial life cycle of an individual or organization, one needs to take a different approach to each facet. John Lumley knows this, and that's why his group of firms under the Blue Triangle umbrella, encompasses three separate companies for all the financial needs of their clients. Blue Triangle is a consultancy, vendor search and vendor management company aimed at hedge funds and private equity firms. Blue Triangle Capital is a firm with the ability to complete trade finance for transactions and produce financial instruments for commodity markets and monetization of financial instruments, providing structured solutions to give out weighted returns with the increased option of leverage. Finally, Blue Triangle Advisory handles the tax side of things for both individuals and funds, providing wealth protection among other financial services and helping the transactions handled by the other two companies as tax efficient as possible and wealth protection through the generations for individuals. "These three arms allow us to walk through the financial life cycle of a firm or person," John explains. "We can help a client choose, select, or set up a hedge fund or PE, and continue to help that with vendor management processing. Then, a client can go to Blue Triangle Capital, which allows for facilitation of leverage to enhance returns. Then, Blue Triangle Advisory allows the client to keep as much money as legally possible. When we put solutions together, we incorporate the whole cycle of the funds from beginning to end." Currently, Blue Triangle has three offices, one in Stamford, Connecticut, one in Naples, Florida, and a brand-new location in Monte Carlo, Monaco.

John didn't start out looking to get into finance. A former rugby player hailing from London, his first degree was in aerospace engineering. However, once he started in banking, he never looked back. Today, he's been in the financial business for 27 years, and his work has seen him live in seven countries and visit over 50. He came to the U.S. 15 years ago, with the intention of only staying for two weeks. But on the very day he was supposed to leave, he met the woman who would become his wife, so he's called the U.S. home since then, as well. He worked for JP Morgan, running their administration for hedge funds and then their private equity. After leaving JP Morgan three years ago, he founded Blue Triangle as an advisory firm for hedge and PE firms. However, COVID-19 put some of their business plans on hold, but led to the development of Blue Triangle Capital, which has since become the main driver of the combined firms. "We've seen a massive buildup of problems in the commodities market, especially PPE with the pandemic," John says. "A lot of banks were getting backed up with letters of credit which they use to guarantee the purchase of large-scale commodities. So, we stepped in to help because America was drying up from a banking perspective. We teamed up with firms and banks in the U.K. and Europe to help them facilitate quick, easy, and cheap productions of these financial instruments." Their work with the commodities still including the PPE sector is continuing today, although John says Blue Triangle is always happy to work with any company in any sector. Today, one of their largest clients is backed by JP Morgan.

John's past living and working in multiple countries has made him able to adapt extremely easily to all kinds of situations and changes. "I understand change and difference," he says, "so given the evolution of the financial sector within the past 10 years, this allows me to adapt quickly." And with finances for individuals as well as organizations, change and difference are a given. "Every pitch, every deal is different" is a mantra he keeps in mind through every transaction. "We're good at listening to what the client wants and are very good at strategizing on how best to move forward. We can solve any and all problems people have." This personalized attention and ability to pivot, adapt, and change to meet client needs is what keeps clients coming back to John and his team, as well as providing plenty of referrals to their own friends and family. John maintains relationships with past clients all over the world, and continues to take a particularly personal approach. "I like to talk to people," he says. "I'm not into social media because I think it's important to actually talk to people."

BLUE TRIANGLE CAPITAL

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Anthony LaVerde

PC: Robert Bruce

To say that Anthony LaVerde has a lot on his plate would be an understatement. Working from Troy, Michigan, he holds managing and lead roles in three businesses serving the upper Midwest. He's served as managing partner of Six Alpha Capital Advisors since 2016. This private alternative investment manager provides investors with unique alternative investment solutions in global futures and futures options markets. Alongside his colleague and fellow management partner Sean Khan, he oversees Six Alpha's flagship trading program, the Six Alpha ES Program. This program is a systematic multi-strategy stock index trading program created to generate significant return during periods of high market volatility. The firm is registered with the National Futures Association as a commodity trading advisor. Anthony brings more than 20 years of specialized expertise to the role, helping individual and business investors grow strategically in competitive markets.

In addition to Six Alpha, Anthony is also the chief of staff at 303 Management, Inc., a multi-family-owned firm that provides proprietary strategies to generate capital and income while protecting investors from risk. With 303 Management, Anthony has created both long- and short-term strategies for clients, as well as managed organizational evolutions throughout the company's growth. Since the launch of 303 Management, he's raised more than $30 million in venture capital, served as an investor representative in more than 20 venture-stage companies, and navigated 303 Management through two successful exits. Some of the companies he's worked with include TreeRunner Adventure Parks, Aatru Medical, Seraph Biosciences, and Cask & Kettle, Inc. He's also had success in rehabilitative roles, restoring profitability to two underperforming companies through strategic restructuring.

Anthony brings more than 20 years of specialized expertise to the role, helping individual and business investors grow strategically in competitive markets.

As if playing major roles in these companies was not enough, Anthony is also the CEO of Emagine Entertainment, a movie theater chain with 29 locations in Michigan, Minnesota, Wisconsin, Indiana, and Illinois and employing more than 1,500 people. He restructured two underperforming locations so that they became successful, and currently oversees the theaters' operations. After starting there in 2017, he grew Emagine's Ebitda from $12 million to over $25 million in three years, and grew the number of locations from six to nearly 30. This included converting underused bowling alleys, restaurants, and more into private screening rooms, arcades, and other entertainment to pull in revenue through diverse options. He is currently leading the charge to diversify the entertainment offerings in each building to include interactive programming, LIVE Entertainment, Children's programming, and other concepts to create new audience and revenue streams for Emagine. During the COVID-19 pandemic, when theaters and other venues had to close, Anthony successfully lobbied Congress for the *Shutter Venue Operators Grant*, renegotiating property leases and mortgage debt and creating a strategy that allowed the theaters to retain their employees even during shutdown.

Besides his business ventures, Anthony is also a board member for the Boys and Girls Clubs of Southeastern Michigan in Detroit, helping support development programs for local kids between the ages of six and 18. He's also a board member for the Detroit Manufacturing Systems (DMS), also located in Detroit, a customer-focused automotive manufacturing, assembly, and sequencing company. He's served as a panelist for *Crain's HR Summit* and was a recipient of their *40 Under 40 Award.* He is currently in the process of earning his MBA in sports and entertainment management at Wayne State University.

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Audwin F. Levasseur

Family Wealth Advisor

Former practicing attorney Audwin F. Levasseur, J.D., worked for more than a decade in the private legal sectors of Washington, D.C. and the New York-New Jersey metropolitan region. He specialized in complex civil litigation and commercial transactions—primarily in matters related to antitrust, insurance,business-to-business transactions, employment, and real estate. Today, Audwin's prior legal experience provides an ideal lens for approaching his work as a family wealth advisor at Axial Family Advisors, one of the few financial service firms in the country that is 100% minority owned. From their headquarters in Fort Lauderdale, Florida, the team of professionals serves clients throughout the nation with a laser focus on serving families and small businesses. They actively stay abreast of changes in the tax code, evaluate potential impacts, and deliver proactive financial plans—through in-depth tax and wealth retention advice, income tax planning, personal finance and retirement planning, and estate planning. Axial's professional relationships with CPAs, attorneys, and CFPs enable its wealth advisors to bring cutting-edge strategies in those areas to fruition.

Audwin's role at Axial is unique. Typically brought in to assist on matters involving a mix of law and finance, he focuses on estate planning, asset protection needs, and tax mitigation strategies for high-net worth individuals and small businesses. For instance, he assists sellers of highly appreciated assets—such as commercial property, stock, and ownership interest in a business—by designing and implementing strategies that reduce or defer their tax exposure while maximizing their opportunities for returns. His legal background is beneficial as attention to detail, cost-benefit decision making, and white-glove client service all translate from law into financial services. His work in real estate transactions, asset protection, estate planning, and litigation have also crossed over to better equip him for client service.

Axial's size offers clients another advantage: the company is large enough to handle high-net-worth individuals, small businesses, and complex matters, but still small enough to offer personalized service. Rather than having clients follow the traditional practice of speaking with one representative, the firm employs a team-based approach to achieve the best possible outcome for each case, even if it requires reaching out to other financial service firms. For instance, Audwin regularly engages financial professionals at Creative Financial Network of South Florida (CFN), and CSI Financial Group to weigh in on client cases. Audwin compares this approach to a hospital, where a patient meets with a team of doctors who all weigh in with their professional opinions prior to the person's surgery. Similarly, each case at Axial is reviewed by a team of professionals who collaborate to provide insight on the client's needs and may even bring in outside professionals to assist when necessary. "When considering today's rapidly changing business environment, it's virtually impossible for one person to navigate through today's legal and financial systems and single handedly provide comprehensive optimal solutions for clients," says Audwin. "Instead of continuing to meet with one lone representative, I strongly recommend clients and consumers demand a team-based approach when it comes to the handling of their hard-earned assets. The insight gained from the balancing of multiple perspectives can be life changing for the client. That's what we accomplish here at Axial."

Audwin assists sellers of highly appreciated assets—such as commercial property, stock, and ownership interest in a business—by designing and implementing strategies that reduce or defer their tax exposure while maximizing their opportunities for returns.

Audwin holds a B.S. in administrations of justice from Rutgers University and a Juris Doctorate from Columbia Law School in New York. He is currently in the process of drafting an e-book with a specialized focus on estate planning for African American communities.

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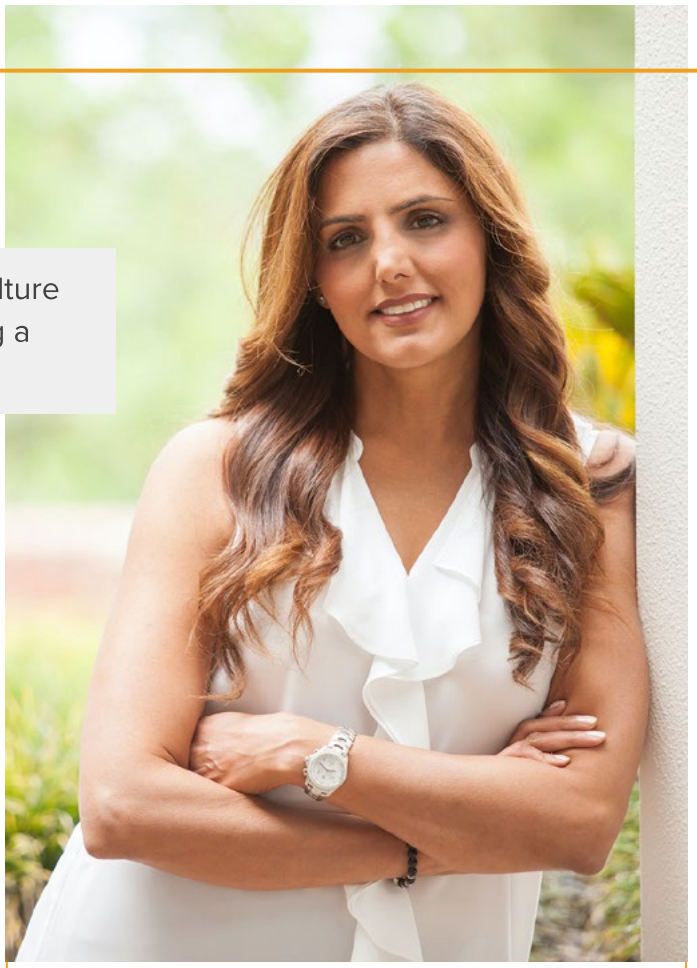
Parvinder Shergill



"I am committed to helping companies build an office culture that is both collaborative and high performing, providing a solid foundation for exponential growth."

Parvinder Shergill brought with her, more than 20 years of international business expertise when she joined Blue Canyon Consulting, Inc., in February of 2021 as a managing partner. The Toronto-based management consulting firm works with businesses from small start-ups to mid-size corporations, providing business executives strategic direction on how to drive profitable growth. Fueled by desire to help people, Parvinder wields her over two decades financial leadership expertise and a wealth of international experience as a U.K. native to guide clients through new growth opportunities and help them create and capture more value for their businesses. With a focus on start-ups, she works with companies and C-suite leaders to gain clarity on core values and to formulate a strategy towards their highest vision, while valuing its greatest resource—people. She provides guidance for post-acquisition to help align the corporate culture and build momentum towards the ultimate vision of the newly amalgamated organization.

It was while working in finance that Parvinder began to see that the real core of a company's functionality wasn't the money, but the people. "I started focusing on the people within the company—the leadership, the teams—and realized that was really the key to success of a company. Not how much money was invested, but the people. So today, my essence is to help small companies establish a solid foundation to prepare them to scale. We can help companies formulate and execute on a plan to take them from start-up to IPO within 12-18months," she says. To this end, she works with companies and employees of all levels to create a well-aligned team that works the best together, and provides guidance, recommendations, and toolkits to help create and maintain these teams with a multifaceted approach. "I am committed to helping companies build an office culture that is both collaborative and high performing, providing a solid foundation for exponential growth."

BLUE CANYON CONSULTING

Prior to joining Blue Canyon, Parvinder founded a successful e-commerce business selling products manufactured in Canada, which allowed her to discover both her entrepreneurial spirit as well as her love of collaboration—key elements that she brings to her approach with her Blue Canyon clients. Raised in the U.K. and with an International Business MBA that saw her study in France, Parvinder also has the benefit of international and cross-cultural experience, which helps her navigate the needs and visions of companies all over the world. "I'm able to help people see cultural differences among diverse teams that may be preventing the team from working together in a highly productive manner. I help them improve communication and use their diversity to their advantage. It's not just about business strategy; strategy means nothing if you don't have the right team to execute it." Combining financial and cultural know-how with a neuroscience-based approach, Parvinder helps teams cultivate organization as well as trust, so that each member feels valued and appreciated in the company.

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While she inspires teams, she works with the engines that drive them—the CEOs and C-suite leaders responsible for setting the tone for their companies. "CEOs need to bring together a team that works well together and is aligned, and we help ensure that alignment, because if there's no alignment, there's no momentum," she explains. "We make sure the mission is authentic, and truly reflects the company. That part is critical to the success of the team and the organization as a whole."

"I really feel like this is my life's calling," Parvinder says. "My goal is to create great work environments for everybody. I want people to really enjoy their work, and when people feel part of that success, they get behind their CEOs vision, and that vision holds them together like glue. Then they feel fulfilled with their jobs, and are happy with their work, and they bring that happiness home with them."

JEREL BUTLER

CEO/COO

MILLENNIAL
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Jerel Butler was doing research on personal finance back in 2015 when he realized two things: that there was a noticeable lack of Black financial planners, and that the typical financial planning client was also not a minority. He couldn't stop thinking about those major gaps, and so he did what any dedicated and driven finance expert would do—he started his own firm. In 2015, Jerel started Millennial Financial Solutions, a New Orleans-based, fee-only financial planning firm with a focus on virtual planning as well as planning and financial education for millennial-aged clients.

Since they opened five years ago, Millennial Financial Planning has grown tremendously, thanks to the team's expertise on financial planning for millennials. Jerel also maintains a steady social media presence, which has helped him gain clients. "I've slowly become one of the go-to guys on social media," he says. Many of their clients are entrepreneurs, small business owners, medical professionals, and young corporate professionals, and athletes. Because of the firm's focus on tech and virtual planning, Jerel, who is licensed in both Louisiana and Texas, is able to work with clients all over the country, and currently has clients in 14 states. And at just 31 years of age, he is proud to be the youngest Black certified financial planner in the state of Louisiana.

In addition to helping clients and educating them about the best financial practices, Jerel also co-heads a nonprofit called, Project: Learn, Initiate, Teach, or Project LIT, for short. Project LIT focuses on financial literacy programs, including summer camps, for low-income youth, so that they can take better control and have a better understanding of finances as adults. "I can relate to the changes in society that we are going through as a country," Jerel says. "And as a minority financial planner, I can also relate to the mistakes and pitfalls similar people tend to make. This allows people to feel comfortable with me and lets me help them reach their goals." He's also dedicated to helping small businesses. During the height of the pandemic over the summer of 2020, Jerel and his team assisted more than 300 small businesses, many of which were struggling and unable to afford a financial planner, getting them to qualify for the paycheck protection program. He partnered with local banks to get businesses, many of which were female- and minority-owned, the materials they needed to obtain relief loans.

Teaching financial literacy in the New Orleans area is especially meaningful for Jerel, who was born and raised in the area. After graduating from Southeastern Louisiana University, where he was also an athlete, Jerel got his MBA from Clark University in Atlanta and worked for Capital One in both Washington, DC and Dallas, Texas as a corporate financial analyst and later transitioned to personal finance. He obtained his CFP in 2019 and is looking forward to hosting a modified Project LIT summer camp again this summer.

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Greg Caldwell

As a highly regarded wealth advisor and partner at FirstPurpose Wealth, Greg Caldwell helps hundreds of clients fund and achieve their goals. He has spent the past almost decade at the Utah-based firm, building valuable friendships, finding solutions to his clients' peculiar challenges, and expelling their financial fears, doubts, and uncertainties. Greg has also successfully climbed the ranks from intern to partner-frequently working with small business owners and specializing in retirement planning and tax strategy.

Greg's appreciation for planning ahead was developed as a young man when his father passed away. He was in the field of construction at the time, but his desire to care for his mother and siblings ultimately led him to pursue a career in finance. After graduating from Utah Valley University with a bachelor's degree in personal financial planning and a master's degree in business administration, he obtained his FINRA securities registrations and became a CERTIFIED FINANCIAL PLANNER™. Greg then set out to help other people protect the wealth of their families through responsible financial planning. Since joining FirstPurpose in 2012, Greg has also worked to continue the growth of the firm. He works closely with nearly 40 team members who offer tax and accounting services as well as financial wealth advisement. Together, they help business owners, executives, retirees, and other individuals clarify their purposes and create the financial means to fulfill them. In fact, they named the company FirstPurpose because they wanted clients to know that achieving purpose-driven goals is more satisfying than chasing empty numbers.

Because many clients have not yet defined their goals, Greg-or another team member-sits down with them to help clarify their purposes first. Then, they work together to create and execute an integrated financial plan, which includes traditional and private investments, tax strategies, estate planning, and charitable giving. The team's mission is to build wealth, minimize taxes, optimize transactions, manage outlier years, plan for financial independence, and implement successful retirement income strategies. FirstPurpose also believes it is important to get involved in local communities. They support numerous charities and play an active role in Utah Valley University's Personal Financial Planning program (PFP)-a top 10 nationally ranked program, which offers participation in national competitions, professional networking and paid internships.

Like his fellow team members, Greg finds it rewarding to give back to the community. He currently serves as an adjunct professor at his alma mater, UVU. There, he teaches personal finance to help the next generation understand how the industry works and to guide them in securing their futures. In addition, Greg sits on the Personal Financial Planning Alumni Board. "Whether I'm working as wealth advisor or as a professor, my goal is to help people live life on purpose," says Greg. "If they're not having fun and living life to the fullest, they're not doing it right."

Investment advisory services offered through FirstPurpose Wealth, LLC, a Registered Investment Advisor. Securities offered through DFPG Investments, LLC. Member FINRA/SIPC. Tax services offered through FirstPurpose Tax, LLC. All named entities are unaffiliated.

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Eric J. Guerin

Eric Guerin is EVP and CFO of CDK Global, a leading provider of integrated data and technology solutions to the automotive, heavy truck, recreation, and heavy equipment industries. The technology company focuses on making the life of dealer managers easier by creating solutions that optimize and streamline daily operations, driven by data-derived business insights. He joined CDK in January of 2021, bringing with him a wealth of financial expertise derived from a career marked with leadership roles at Johnson & Johnson, Novartis/Alcon, and Corning, among others. As the first college graduate in his family, Eric quickly embarked on the path to success that has taken him on journey that over the past 27 years, has included domestic and international assignments. He landed his first job at J&J and over a 15-year tenure, he held numerous finance leadership roles in ETHICON and DePuy. As finance director, he managed an R&D portfolio of $260 million, and worked on due diligence teams that completed more than $2 billion in M&A transactions. Building on this solid foundation, Eric moved into executive leadership roles, and his trajectory has been meteoric since.

Today, as he leads a workforce of more than 300 employees and works closely with customers across 15,000 retail locations in North America, he does so with a unique combination of business and technical acumen, and humility. “In each of the sectors I have been privileged to lead, my approach is always focused on first benefitting our customers. Take care of them and the business will thrive.”

It is this very approach that has contributed to the success of the companies he’s served, regardless of industry. With his diverse background in the sectors he has worked in, ranging from healthcare to consumer products, he has always stayed close to the customer. Whether visiting hospitals to observe surgeries with sales representatives to understand the medical supply requirements or visiting key client sites in the field to ascertain firsthand the client’s mission. The critical component, according to Eric, is understanding the customer’s goals then bringing that back as a baseline to use when measuring the financial strength of the business. From there you need to analyze how the structure ensures support of the business partners most effectively. “The key for me has been treating everyone respectfully and learning each aspect of my client’s business and the players,” he explains.

The technology company focuses on making the life of dealer managers easier by creating solutions that optimize and streamline daily operations, driven by data-derived business insights.

While Eric finds great satisfaction in helping CDK thrive, he also enjoys the sense of giving back to communities through the retailers he serves and by supporting the employees for whom he feels greatly responsible. Many CDK clients have been institutions in their towns for decades. “We get to support these businesses and help them succeed. I also appreciate the opportunity to make a positive impact on the 6,500 employees and their families here at CDK Global,” he says.

Eric has had an awe-inspiring career. He has a litany of credentials including CPA, CMA, CFM, CGMA, and CVA, and he holds an MBA from St. John’s University. Yet, Eric is never far removed from his blue-collar roots that served as the foundation for his determination to succeed and continue to underpin his reputation as an effective leader. When asked about his early career Eric responds, “I am mindful of my humble beginnings, and I am still amazed to have had the opportunity to find myself in the position I am now. I don’t take that for granted, and I will never forget that whatever level of success I have enjoyed, and may enjoy in the future, is a direct result of the combinations of all of my experiences that have enabled me to empathize and connect with people throughout my career.”

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Jason Reeves

As founder and CEO of consulting firm Segue Wealth Management, Jason Reeves counts on his years of experience to offer relevant and personal financial and retirement education, and wealth building strategies that can have a long-term impact. Having served over 700 clients across industries spanning local government, medical professionals, educators, new individual investors, and others, the expertise Jason shares enables people to maximize their financial opportunities at each stage of their lives. "For us, it's not about the numbers, it's about the people. Our job is to educate them so that they can make wiser decisions for themselves and their families."

Currently based in Denver, Colorado, Jason founded Segue in 2018 and is opening a second location in New Orleans, Louisiana in the fall of 2021. Jason spent the better part of his career in management, before transitioning to financial services eight years ago. After nearly a decade within the industry, he took his experience and industry insight and launched a firm with empathy at its core—an uncommon characteristic among financial services firms, and one that guides everything Jason does.

"I've found over the years that hearing is not the same as listening. I *listen*, and my clients sense my empathy for them as people with unique stories, and very personal goals all their own. Our bond with our clients is reflected not only in our pricing structure, but in our commitment to educating them throughout their financial journey," he shares. "While most firms charge a fee based on assets under management, Segue's fees reflect the best return on what is valuable to the individual client. When our clients are successful, we are successful. We must win together. Our reward comes from helping our clients achieve their long-term financial goals while positively impacting their family tree," he says.

As a member of the Association of Financial Educators and as a Certified Educator in Personal Finance, Jason is dedicated to enriching people's lives through not only sound financial consulting, but through education. In this vein, he created the popular *Financial Foundations Seminar Series* with a motto that reflects his commitment: "Better education leads to better decision making." Hundreds of people have benefited from this program, and while it is designed to help clients at any stage of life grasp the principles of financial literacy and investing, Jason sees the greatest benefit to those at the dawn of their career arc—recent high school and college graduates. "Our course has helped them the most, and we work with them to understand the impact of the critical financial choices they make as young adults that can benefit them now and maximize what they're going to achieve over the course of their life's work" he says.

The course, offered individually to clients or through seminars, digs deep into how money works, what investing means, how to budget, and how people can make their money work for them. "It's a very popular program because many of us make good money, but don't know where the money goes. We really focus on helping our attendees as well as our clients understand the fundamentals of finance so that they can truly see the value in budgeting, saving, and investing as well as how elements such as compounding interest can offer exponential growth opportunities. It really opens their eyes," he says.

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Segue also offers consulting services focused around angel investing and securing venture capital. "With many laws changing over the last several years, a lot of these opportunities are available to everyone now, and helping our clients understand them is another part of what we do."

The very name of Jason's firm reflects the foundation on which it was built. "*Segue* is a musical term, describing a smooth transition from one note to another. Through each stage of life, we're always in a phase of *transition*, and each one has different financial concerns and goals. We help guide our clients through those financial transitions and try to make them as smooth as possible," he explains. "Being able to positively affect a client's life and to see tangible change not only in their financial position, but in their attitude and long-term outlook, is amazing. To see our clients and their families go from stressed out to now having hope and a plan for their future is priceless!"

Jason earned his BA from Berea College in 2006, his MA from Concordia University-Irvine in 2016, and is a licensed insurance producer in Colorado and Louisiana.

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Brandon Lerner

Brandon Lerner started at Kalamata fresh out of college in 2016. Having graduated from the University of Michigan - Ann Arbor with a BA in economics and entrepreneurship minor, Brandon was excited about the opportunity to gain practical experience at a start-up in finance. He was one of the firm's first New York-based employees and quickly found that his role within the company would pivot as the outreach strategies of the company changed. He spent his early days pitching Kalamata's products to business owners and soon transitioned to the business development side, cultivating relationships with sourcing partners across the U.S. Today, Brandon is Kalamata Capital Group's operations manager, managing the day-to-day operations of their funding platform, data collection initiatives, software use, and people operations. He utilizes systems thinking, in which consideration is given to the effects that proposed changes will have on other processes within the company.

"The way our deal platform operates is a direct reflection of our company's commitment to increasing customer satisfaction. By standardizing our decision making, we have positioned our sourcing partners to be well informed on our product criteria and timing expectations, which allow for a seamless funding process for the business owners," he explains. "I see the how impactful the work is of each new hire, and it directly impacts the customer success aspect of our service."

Founded in 2013, Kalamata is a socially responsible direct funder in the alternative financing space that provides financing to small businesses to help them grow and create jobs. Kalamata is able to offer funding for its clients in as little as 24 hours, and also creates personalized financing plans tailored to its clients' specific needs. It works with businesses across many industries, such as retail, wholesale, medical and pharmaceutical, trucking, construction, and restaurants and hospitality. Most of its clients come via referrals through their relationship-based sourcing network, and what differentiates the company from its competitors is its underwriting approach, which requires a human touch – rather than simple use of a computer algorithm. Kalamata believes that every business is unique, and every opportunity comes with a story. The culture and mission extend from the company's roots, as the name Kalamata refers to the olive branch, an ancient Greek symbol of peace and generosity. The company works with businesses that generate in excess of $100k annually, and since inception, Kalamata has provided more than $700 million to their clients. Receiving hundreds of applications per day despite the obstacles presented through the COVID-19 pandemic, Lerner notes his enthusiasm for what is to come. "While many of our competitors halted operations early in the pandemic, we kept our doors open, serving businesses during the most difficult year in my lifetime. We invested in our people, our partnerships, and our processes throughout the pandemic, ensuring that our partners could still do business, and that business owners still had options," Lerner says. "We have never been in a better position to service our clients and partners than we are today, and our mission has never been so clear, as businesses across the country begin to reopen their doors."

Kalamata believes that every business is unique, and every opportunity comes with a story.

Lerner is grateful for having been a key part in Kalamata's growth in the five years he has been there and has become one of the youngest partners in the firm's history. Part of Kalamata's growth, and Lerner's success, has been due to its dedicated employees, who Lerner characterizes as diligent, growth-oriented, and open-minded. He is continually inspired by their flexibility and ability to evolve. He's also loved the exposure he's had to the intricacies of growing a business. "I've seen the company transform before my eyes and I attest to the immense hands-on experience the company has offered its employees who have looked to grow their footing in finance," he explains. "We empower our employees to take on large responsibilities and initiatives, and for those reasons, and so many more, Kalamata is an incredible place to work."

kalamata capital group

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Kevin Kacer

Kevin Kacer is a co-founder and vice president at K-2 Venture Partners, a private equity firm that invests in lower-middle-market, family-owned businesses and also provides M&A advisory and consulting services. He and his father, Mark Kacer, founded K-2 Ventures in Miami, Florida in 2019. K-2 Ventures combines the founders' longstanding financial expertise and extensive South Florida network. The company is driven by their motto: "Helping companies reach their peak." They work with small businesses that more traditional private equity firms might pass over.

"We're a family-owned business, so we have a personal touch," says Kevin. "We're not your traditional suit-and-tie guys; we're very experienced with the basic 'blocking and tackling' of running a business that results in operational efficiencies, enhanced profitability and increased enterprise value."

K-2 Ventures utilizes its founders' combined industry acumen to efficiently and intelligently close deals to the benefit of all involved. K-2 Ventures has a personal understanding of what it takes to build a successful business from the ground up and uses that experience to understand where sellers and buyers are coming from. To that end, they value transparency above all else and support clients through each step of the process. K-2's current investments include a construction estimating software company located in Delray Beach, FL as well as a leading industrial control valve company headquartered in Rhode Island.

Most recently, K-2 served as the exclusive financial advisor to Mark Two Engineering, LLC, a medical device manufacturer, in its sale to a Chicago-based private equity firm. The transaction marked a milestone in the momentum of K-2's M&A advisory services for lower middle-market businesses and is representative of the firm's effective transactional and operational guidance along with the company's commitment to its clients' long-term sustainable success.

Kevin is currently responsible for identifying, evaluating, executing, and managing K-2's investments and clients, as well as research, marketing, and other company-wide initiatives. Working with his father has provided significant advantages to Kevin's efforts. With his father's 40 years of finance, accounting and operations experience behind him, primarily in a C-suite role, Mark has amassed a wide network of colleagues, investors, and sophisticated contacts. Combined with Kevin's own considerable network that he has cultivated from a young age, the duo has a broad group of professionals they can call on for their business needs.

Kevin's trajectory into the finance world began in college, where he attended Florida State University and received both his bachelor's and master's degrees in accounting. He then spent five years in the workforce in audit and advisory sectors for large and small CPA firms, but always maintained an interest in M&A, something both his father and uncle had worked in. Finding it difficult to break out of the accounting world, he enrolled at Notre Dame and earned his MBA with a concentration in finance, helping him bridge the career gap and secure several subsequent M&A roles at both private equity and investment banking firms. While in these roles, Kevin gained invaluable experience in the M&A space, where he bought, sold, consulted, and raised capital for a number of small-businesses across a wide-array of industries.

Kevin credits his success to his diverse financial background. "My accounting background has been advantageous and helps me to fully understand a company's true performance in key metrics which ultimately drive their future performance and enterprise value. It also enables me to identify where there may be inaccurate information as well as opportunities and efficiencies that were not previously identified."

In addition to working with small businesses at K-2 Ventures, Kevin is also involved in community and educational organizations. He was elected to Florida State University's Department of Finance Advisory Board of Directors in early 2021. In this role, he helps with the overall guidance and direction of the finance program as well as assisting students as they prepare for their own future finance careers. Dearest to his heart though is his involvement in the Miracle League of Miami Dade, a baseball league for special needs children and adults. Like K-2 Ventures, his involvement with the Miracle League is a family affair, whereby both he and his dad have coached their own teams for many years and are very active in promoting and supporting the program.

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Gino Stirpe, Vice President

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> Our company, in partnership with Humania Assurance, is among the first to offer private international health care insurance to Canadians.

Gino Stirpe brings more than three decades as an insurance professional to his current role of Vice President of VUMI® Canada, Inc. Backed by his deep knowledge of Canada's health care system, Gino possesses a passion for and a genuine love of the industry. He is a certified health insurance specialist (CHS), as well as a long-standing member of Advocis and the Conference for Advanced Life Underwriters (CALU) (an organization of 600 industry leaders, including financial advisors, plus accounting, tax, legal and actuarial experts). Gino has received numerous insurance awards in acknowledgement of his valuable industry contributions.

"In my long years working in the field, I recognized the gaps in the Canadian health care system and identified the need to provide Canadians with alternative care options. Then, I conceived the idea of bringing VUMI to Canada. VUMI Canada was formed in 2019 with the goal of helping Canadian individuals, corporations and TPAs expand their health care options locally, in the U.S., and worldwide," Gino explains. "Our company, in partnership with Humania Assurance, is among the first to offer private international health care insurance to Canadians."

VUMI Canada is part of VUMI Group, (VIP Universal Medical Insurance), an international health insurance company headquartered in Dallas, Texas, with additional offices in the U.S., Canada, United Arab Emirates, and Latin America. The group has more than 35 years of experience in the health care industry and employs more than 450 people across the globe—all driven by a common mission: To deliver the best health care worldwide through an unparalleled VIP service experience.

"Our company's iconic VIP service offers treatment in a matter of days or weeks, not the months that had become the norm in Canada, even before the onset of COVID. In addition, the needs of Canada's growing senior population were a further strain to the country's health care system." In less than two years, VUMI Canada has distinguished itself as a leader in IPMI. VUMI Canada's innovative Prestige VIP insurance plans offer clients access to medical technologies that may not yet be available in Canada, such as molecular drug profiling, targeted immunotherapy drugs, and proton therapy for brain tumors. Such options can often mean the difference between life or death.

With a wide range of deductible options, VUMI Canada makes sure their Prestige plans are affordable to people from many walks of life. "To know I'm able to play even a small role in improving or, in some cases, giving people back their lives is tremendously fulfilling," Gino concludes. "This is what drives me every single day. I look forward to the time—in the not-too-distant future—when Canadians everywhere can benefit from this essential extra protection."

Clifford Michaels

To say that Clifford Michaels has seen it all is an understatement. With more than three decades of experience in the investment and finance field, Clifford has worked for major Wall Street firms in the late 1980s and early '90s, including Citicorp Investment Bank, Salomon Brothers, and AIG, before starting his own boutique firm in the mid-90s, Institutional Investment Advisors Corp., which he still runs today in New York City. Not only that, but he served on the board of the Financial Planning Association of New York for 10 years, and became president. He has seen all manner of stock market upheavals and events that might shake someone with less dedication, experience, and talent for pivoting. His success through good and bad times has earned him interviews in *Newsday, Business Week, Money Magazine,* and *Smart Money*, among other notable finance magazines, as well as appearances on *CNN* and *CNBC*. He's also lectured on financial topics and taught adult education courses at St. John's University,

> "People don't hire me to beat the market. They hire me to get growth at a reasonable price. My conservative manner allows people to stick with their investments so they can accumulate and distribute wealth.

Baruch College, and NYC Public Libraries. Today, he's taking all of that expertise and providing investment retirement planning advice and services with Institutional Investment Advisors Corp. for individual investors as well as small businesses and has become a trusted advisor and financial steward for generations of investors. He guides clients through investment management, retirement and pension planning, annuity selection, insurance, estate planning, trustee services, and employee benefits planning.

Because of all he's seen since earning his MBA from the University of Pittsburgh, Clifford takes a uniquely conservative approach to his business and the advice he gives. In fact, "conservative advice" is his motto. He has the ability to capture the growth of the market, but at considerably less risk, because while he of course, cultivates growth, his approach is measured and time-tested. "People don't hire me to beat the market," he explains. "They hire me to get growth at a reasonable price. My conservative manner allows people to stick with their investments so they can accumulate and distribute wealth." This makes him the perfect advisor for those who are looking for an investment plan that isn't going to stress them out, and who are looking for steady, time-tested growth.

He guides clients through investment management, retirement and pension planning, annuity selection, insurance, estate planning, trustee services, and employee benefits planning.

Clifford also works with clients of all ages and at all different points in their lives. While many of his clients are navigating retirement and pre-retirement, many other clients are younger, in their 30s and 40s. For people concerned with retirement, knowing they feel secure that their monthly income will be steady is a priority, and it's exactly what Clifford delivers. And when unexpected things happen in the economy, as happens sometimes, Clifford is there to guide his clients through the difficult time, navigating them through ups and downs. Known throughout the New York area as an educated and respected financial advisor, Clifford also offers a free newsletter, *The Retirement Advisor*, with financial news, trends, and advice so all people can access his singular advice to make their own informed decisions.

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Shiraz Zaidi

Partner, Director of Operations, Financial Advisor

> Having that team approach and having capable professionals on board who can answer most financial questions is key, as is having not one advisor, but a whole team the client can go to.

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Shiraz Zaidi always thought he'd be a doctor, but while in college at SUNY Stonybrook double majoring in psychology and business, he heard a story that changed his career trajectory. His older brother had been born paralyzed due to a doctor's error. The legal battle that ensued resulted in his parents, who recently arrived in America from Pakistan, spending even more money without any recompense for their son. The story, combined with other, similar tales of friends and family taken advantage of, impacted Shiraz deeply, and he decided to get into a role where he could provide advice and support for those going through similar situations and ensuring that no one had to deal with dishonesty like that ever again. And today, he's continuing that promise, serving as partner, director of operations, and financial advisor at Coastline Wealth Management in Port Jefferson, New York.

After graduating, Shiraz went back to school for finance, completing his certifications while working with JPMorgan Chase. After seven years and overseeing a team of more than 30 people across several locations on Long Island, he realized being an independent practitioner would allow him to do even more for his clients, including taking a more strategy-based approach as opposed to the more product-based approach he had been working with. So in 2015, he transitioned to being a practitioner with Coastline Wealth Management. At the time, the firm had two partners and about $100 million in assets. With the addition of Shiraz as a partner, financial advisor, and director of operations, Coastline today has nearly $1.5 billion in assets and has grown considerably. Coastline does a significant amount of multigenerational planning, helping entire families manage their assets for ensured stability for years to come. "We have a tendency of keeping assets on board through generations," Shiraz says.

In addition to advising his clients on all their options and strategies, Shiraz also serves as the director of operations for Coastline at their Long Island, Connecticut, and New Jersey offices. As such, he champions operational efficiencies, empowers staff to achieve healthy work-life balances, and transitions advisors and their clients into the firm. Coastline is unique in that they have several operational arms, including M&A of financial advisory practices, client management, and a staff that includes CFPs, CPAs, CFAs, MBAs, lawyers, and others to provide clients with all manner of services in a team-oriented approach. "Having that team approach and having capable professionals on board who can answer most financial questions is key, as is having not one advisor, but a whole team the client can go to." Shiraz says, "They're not just a client, they're family."

In addition to their team-oriented, family-style approach to financial advice and planning, Coastline has also grown significantly by acquiring over 15 other advisory practices. One subsidiary business, for example, helps them connect buyers and sellers to create the best combinations for everyone's needs, and they extend their team-centric approach to these companies as well. "It allows each person to do what they want to do independently," Shiraz explains. "We have highly motivated professionals who encompass a lot of the financial world. It's a place for everyone, and our client-centered approach allows people to feel comfortable and empowered."

And it's not just empowering clients that is important to Shiraz. He and his team are also invested in empowering the community at large. He has personally been involved with a number of community organizations for much of his life, including United Cerebral Palsy. Coastline also works closely with the Make A Wish Foundation. And while he doesn't take credit for creating it, Shiraz lives by a simple but empowering tenet: "The best way to predict the future is to create it."

Christopher J. Perry

As the chief financial officer (CFO) of First Children Services in Cherry Hill, NJ, Chris guides the financial wellness of a growing multi-dimensional healthcare and educational organization that focuses specifically on providing services for children and youth with unique needs. As an accomplished operations management and finance leader, with over 20 years of experience, primarily in the healthcare field, while the numbers matter, it's his overarching desire to help people that drives Chris each and every day. "I have kids myself that have their own challenges, so, for me, this is so much more than just a job; it's personal," he says.

> Chris works to ensure the financial strength of the organization as it continues to help and support thousands of people—keeping a keen eye out for risks as well as opportunities, and always with an eye beyond the numbers.

First Children Services provides children's behavioral health and special education services in New Jersey and Pennsylvania, with a diverse mission that spans both service arenas. It was precisely this mission that drew Chris to the organization. After an accomplished career with Cooper Health System, he moved to St. Christopher's Hospital in 2016 specifically to assist a population that is traditionally underserved. While there, his role grew to CFO for both of St. Christopher Pediatric Associates and Hahnemann Physician Practices. Now, as the CFO for First Children, Chris works to ensure the financial strength of the organization as it continues to help and support thousands of people—keeping a keen eye out for risks as well as opportunities, and always with an eye beyond the numbers.

"I saw an organization that needed strong financial leadership, but also an organization that had a real dedication to the people and children they serve and had a clear mission of making the lives of these kids better. It is incredibly rewarding to be able to help First Children fulfill this mission every single day," Chris shares.

First Children's facilities and services focus on children with a variety of developmental and behavioral health challenges, including a private school for children with disabilities where they educate students from pre-K through high school who have multiple co-occurring disabilities. The kids served have multiple disabilities including those who are medically fragile, developmentally, intellectually, or otherwise physically disabled, deaf or hard of hearing, and/or visually impaired. Through its *Transitions Program*, the organization serves students in grades 6-12, who are unable to participate due to school refusal. This program is a small group, center-based, home instruction program for students who have anxiety, depression, or other mental health challenges. Its focus is to assist them to return to a regular school life where they are attentive and active in a normal setting. On the behavioral health services side, First Children offers comprehensive support to clients with autism, including early screening and diagnosis, ABA therapy, behavioral parent training and family support, individual and group counseling, and outreach, training, and school consultation. Company clinicians provide insurance-based and school district-based behavioral and mental health services.

While he manages the enormous number of functions required to ensure the financial health of an organization with so many moving parts, Chris is mindful of the profound responsibility that he holds as the steward of its fiscal strength—and the ultimate impact of his learned and ever-watchful eye. "Serving this population of kids that have a need for services beyond just the day-to-day is important to me. This is why I've served in the position in health care that I have over the years, because of my desire to help these people, and this is why I joined First Children—to assist a population that is traditionally underserved," Chris says. "I have a job that I absolutely love."

Chris holds a bachelor's degree in accounting from Centenary University and a leadership certificate from The Wharton School of Business.

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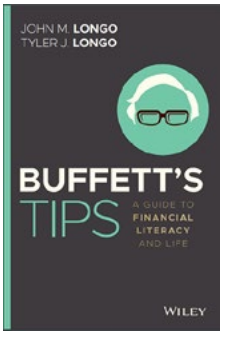
John Longo & Tyler Longo

With over 25 years of experience in the field of finance and economics, John Longo holds a well-earned reputation for excellence as a professional investor, best-selling author, and award-winning professor. In addition to penning *The Art of Investing: Lessons from History's Greatest Traders*, he is a former vice president at Merrill Lynch and previously sat as an advisory board member of the Bloomberg Institute. Today, John is a professor of finance and economics at Rutgers Business School, where he has taught for more than 20 years; CIO and portfolio manager for Beacon Trust; a strategic advisor at Welrex; and a visiting professor of finance at Global EMBA-Asia.
John's son, Tyler Longo, is a high school student in the central, NJ area. Having scored in the ninety-ninth percentile on the PSAT and SAT, with a perfect score of 800 in the math section, he is now a candidate for a National Merit Scholarship. Last year, he completed the Introduction to Business, Finance, and Economics program for high school students at Columbia University and has reapplied for a different curriculum this summer. Tyler also plans to attend Moneyball Academy at the Wharton School of the University of Pennsylvania and to intern at Welrex, a London based fintech firm that provides a platform for investment advisors in the emerging markets.

With a shared passion for finance, the father-son duo has combined their generational perspectives and experiences on the subject into a new book, *Buffett's Tips: A Guide to Financial Literacy and Life*. Published in December 2020 by John Wiley & Sons, Inc., chapter after chapter teaches readers how to become financially literate by using a framework inspired by one of the greatest investors of all time—Warren Buffett.

The inspiration for writing *Buffett's Tips* stems from John's expertise in finance and academia and from Tyler's personal and educational experiences. John spends the entirety of his professional time focusing on investment-related topics—managing portfolios, conducting investment research, meeting with clients, and teaching investment courses. He has also taken four trips with Rutgers students to meet Warren Buffett and to tour his companies. Sharing his dad's interest in financial literacy, Tyler has completed courses in economics and personal finance, opened his first savings and checking accounts, and started his own investment portfolio. "It's important for kids my age to get started early to have the magic of compound returns work for them. A small amount invested today may turn into a small fortune over several decades," Tyler explains. Also, according to John, a younger person can generally afford to take on more risk, which allows them to have more growth names in their portfolios and to buy on dips. However, people closer to retirement will need to keep a more conservative portfolio. "As people age, their risk tolerance and portfolios also change," he adds.

With the goal of placing readers on the long-term path to financial independence, John and Tyler condense decades of Buffett's writings and media appearances into 100 straightforward tips and strategies for enhancing their financial literacy and independence. The book covers essential concepts such as the time value of money and compound interest, descriptions of basic financial instruments, approaches to valuing stock, and guidance on how to build a portfolio in accordance with Buffett's decades of homespun wit and wisdom. All 432 pages are written with an understandable, entertaining, and plain-learning approach, and thanks to Tyler's input, the guide spans several generations with concepts and advice that are relevant to a variety of ages and life situations.



Since its release, the book's information on behavioral finance, through the lens of Buffett, has been of particular interest to readers, as it examines how people make decisions as well as mistakes. "Most financial courses falsely assume that we are unemotional like computers, but in reality, our emotions can easily lead to financial mistakes. Therefore, it's important for people to learn why they commonly make mistakes so that they can change their behaviors and avoid them in the future," John explains. While there are many publications about Warren Buffett and about financial literacy, *Buffett's Tips: A Guide to Financial Literacy and Life* is the only book that effectively combines the two topics, instructing its readers on how to become financially literate by using a framework of Warren Buffett's teachings.

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Book: www.amazon.com/Buffetts-Tips-Guide-Financial-Literacy/dp/1119763916

Mike Tursi & Jayson Pocius

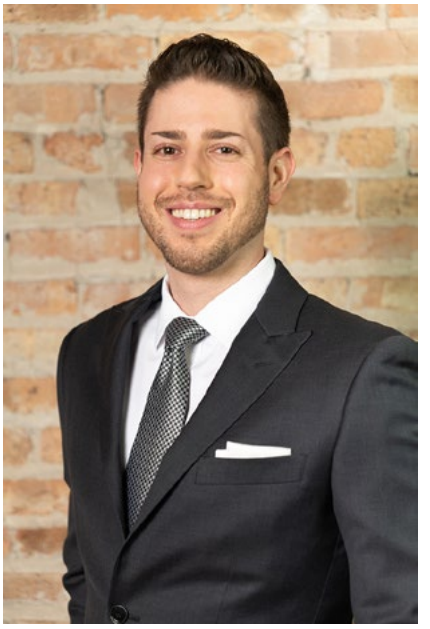
Many big banks and financial firms are guilty of treating their clients like numbers rather than showing them the care and respect they deserve—an unacceptable practice according to Mike Tursi and Jayson Pocius. Determined to create a better and more personal experience for their clients, the duo co-founded J.M.Equity Advisors, an independent, boutique financial advisory firm specializing in private wealth, asset, and liability management services. Since its establishment in August 2019, the Chicago-based firm has provided personalized, goals-based planning and guidance to its growing clientele of nearly 200 business owners, high-net-worth individuals, corporate executives, and their families.

Instead of working strictly as financial advisors, Mike and Jay think of themselves as personable *relationship managers* who go above and beyond to engage in the lives of their clients. "Everyone wants to make money, but most people care a lot more about the futures of their children and grandchildren. Unfortunately, while the clients may be thinking about multigenerational wealth, their advisors are failing to have those conversations with them," Jay explains. In contrast, J.M.Equity Advisors and their partners take the time to get to know what matters most to each of their clients. They create a personalized financial plan tailored to each person's unique life goals, schedule frequent reviews to ensure everyone is on track to meet their objectives and risk tolerance, and provide holistic, big-picture advice throughout each client's financial journey. "As we're planning for their portfolios today, we're also helping them plan for decades down the line," says Mike. "Our approach allows our clients to fully understand the long-term 'why' behind every strategy we implement and how it will impact their family's welfare for generations to come."

Michael Tursi, Founding Partner

At J.M.Equity Advisors, clients are also provided with peace of mind. Mike and Jay take a proactive financial planning approach with every conversation and meeting so that no matter what happens in the future—whether an economic recession, pandemic, or unique client situation—they already have a plan in place to minimize the effects. The team's experience in developing goals-based, results-driven strategies not only enables clients to pursue long-term financial success but to also transfer their wealth seamlessly to future generations.

Michael Tursi, a founding partner at J.M.Equity Advisors, provides personalized wealth management guidance to individuals, families, and business owners through holistic, goals-based wealth management strategies. He is experienced in developing comprehensive, results-focused financial plans that enable clients to accumulate, protect, and transfer wealth in all types of economic environments. His areas of focus include retirement planning, estate planning, wealth protection strategies, education funding, and business advisory services. Michael's tailored approach to wealth management combines investment experience and insights with detailed knowledge about his clients' investment objectives and long-term goals as well as their personal interests and passions. A Chicago-native, Michael earned a Bachelor of Science in Psychology from Western Illinois University as well as a Master of Business Administration in Finance from Loyola University Chicago.



Jay R. Pocius, Managing Partner

Jay R. Pocius is the managing partner at J.M.Equity Advisors. He holds deep experience in developing comprehensive, results-focused wealth management strategies that enable clients to accumulate, preserve, and transfer their wealth. His multi-generational investment planning approach allows him to build relationships with his clients and their families and to give them the clarity, confidence, and advice necessary for planning the responsible stewardship of family wealth over generations. Jay handles each client relationship with an elevated level of care, coupled with inimitable service. Because he believes clients deserve a full "*meat around the bone*" conversation, he goes beyond the bare-bones questions to fully understand their complete financial picture and to ensure generational wealth is sustainable. A Chicago-native, Jay earned a Bachelor of Science degree in finance from Roosevelt University and a Master of Business Administration degree in finance from Loyola University Chicago.

Investment Products and Services are offered through Wells Fargo Advisors Financial Network, LLC (WFAFN), Member FINRA/SIPC. J.M.Equity Advisors is a separate entity from WFAFN.

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Brenna Maples

> Helping people fulfill their dreams and build wealth for themselves and their families—this is what drives me.

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From singing background for Dolly Parton to becoming a top lender in her field, Brenna Maples has a long—and unique—history of success. The professional singer and songwriter fell in love with the lending process while obtaining a loan to build her own home, and ultimately joined the finance industry in 2016. Shortly thereafter, a massive wildfire broke out in the Great Smoky Mountains of Tennessee, destroying nearly 18,000 acres and 2,500 buildings. Heartbroken, Brenna immediately joined the volunteer efforts, and upon seeing the devastation, resolved to do everything she could to keep the area's tourist destinations up and running. She has since helped over 3,000 people and closed more than $500 million in volume, and, in April 2021, founded The Mortgage Shop, a mortgage broker focusing specifically on this niche for clients in her home state and across Georgia, Florida, and Alabama. In recognition of her achievements as an industry leader, *The Scotsman's Guide* listed Brenna among the *Top Loan Originators in the U.S.* as well as the *Top Women Loan Originators in the U.S.* But for Brenna, what drives her is not the accolades or her personal success, but the people she serves. "Helping people fulfill their dreams and build wealth for themselves and their families—this is what drives me," she shares.

THEMORTGAGESHOP

Based in Sevierville, TN, The Mortgage Shop focuses on vacation rentals, short-term rentals, and long-term rentals, serving people with the perfect combination of Southern hospitality, knowledge, and a passion for mortgage lending—which undoubtedly explains the long-term relationships they form with their clients and their impressive referral rate. With the goal of helping people who have very little capital invested to benefit from higher-end properties, the company offers lower down-payment options for higher loan amounts in the jumbo range. The growing team of loan originators and loan processors also educates clients about cash flow and returns, counseling them on short-term rentals, the money they can produce, and how to manage the properties. "We want to offer people something the East Coast really hasn't had yet, and that is the loan types as well as education on cash flow on these types of properties, and where they will see a return," says Brenna. "We're not just a mortgage company; we're teaching people to build wealth."

With a dual background in both finance and real estate, Brenna focuses on larger home purchases as well as self-employed or complicated-income borrowers, many of whom have S-Corp businesses, partnerships, and oil royalties that require a knowledgeable lender with experience in calculating those types of incomes. "Real estate is the quickest way for investors to get a return on their money," Brenna explains. "This is especially true for higher-end properties and large tourist attractions in areas such as the Smoky Mountains, the Florida Panhandle, regions around Gulf Shores, Alabama, and the Blue Ridge Mountains in Georgia, which range from $550,000 to $3 million."

With the current shortage of properties, clients receive additional benefits through the relationships The Mortgage Shop has grown with real estate agents across the East Coast. "When agents see the pre-approval letter with our name on it, they tell the sellers that the buyer is good, and it's more likely that our clients will get their offers accepted among the dozens coming in for a property," Brenna explains.

As she leads a thriving firm, Brenna takes the time to work with clients who are interested in increasing their cash flow through rental properties, directing them to self-manage their properties instead of splitting up to 40% of their profits with rental companies. "I make weekly phone calls to answer clients' specific questions, provide a Facebook forum where they can post their questions and engage with us, and we have a whole group that teaches them how to automate things, like how to work with Airbnb and VRBO," says Brenna. "People sometimes fear managing properties themselves, but once they learn the process, it's easy, and it's really cool to see their growth from new rental owners to thriving."

Brenna has completed extensive training in wealth management financial advisement and holds a bachelor's degree in criminal psychology.

LaMont M. Henry

CFP®, ChSNC®, ChFC®, CLU®, CASL®, RICP®

Photo Credit: Pamela Trilla

Wealth Management Advisor & Founder

LaMont Henry is from Virginia Beach, Virginia where he lives with his wife Lisa and their 3 children, Jaylyn, Hailey and Logan. LaMont is passionate about golf, travel, cornhole, and serving the community. Serving the community is a large part of the reason he decided in 2010, to found his own company, Henry Wealth Management. In addition to being able to help clients achieve their financial goals, he wanted to be able to decide where his charitable funds went, something he couldn't control as an employee of a financial firm. In addition to monetary donations, LaMont donates his time and expertise as well. At the request of the Governor of Virginia, LaMont accepted a gubernatorial appointment to the board of the Assistive Technology Loan Fund Authority, where he helps individuals and families with special needs get funding to enhance their lives through assistive technology. LaMont also spends much of his time as a board member of the Norfolk Botanical Garden and Old Dominion Athletic Foundation

In order to better serve these organizations and his clients, LaMont is always expanding his knowledge. He was educated at Colby College, The American College of Financial Services, and Harvard Business School Online. He grew his knowledge so he could be well versed to handle even the most sophisticated scenarios by earning a few designations:

HENRY WEALTH MANAGEMENT

- CFP®-CERTIFIED FINANCIAL PLANNER™
- ChSNC®-Chartered Special Needs Consultant
- ChFC®-Chartered Financial Consultant
- RICP®-Retirement Income Certified Professional
- CASL®-Chartered Advisor for Senior Living
- CLU®-Chartered Life Underwriter

Today, more than a decade later, LaMont has provided financial planning and wealth management services to more than 500 clients around the world. As a fiduciary fee-based financial planner, he draws on his extensive knowledge across multiple fields to create a unique and objective financial strategy for every client to reach their goals in the most cost effective and tax efficient way. Although clients usually have financial advisors they are actively working with, the skillset and expertise that LaMont and his team bring to the table allows them to build a plan that provides complex strategies, thoughtful ideas and specific recommendations that exponentially enhance their financial trajectory. Clients can then take those plans and use them to continue to grow their wealth and expand their legacy with their current financial advisors. LaMont views himself as an architect who is building the financial blueprint; once the blueprint is created, it is much easier to find the professionals necessary to implement the plan because the hardest part is done. His team includes accountants, attorneys, and other knowledgeable specialists who provide clients with world-class expertise. "This ensures that each plan has multiple perspectives from different vantage points and takes full advantage of current tax laws and planning ideas while still being cognizant of future changes," he explains. "We sit on our client's side of the table and use a customized fluid process to help them make wise decisions."

For LaMont, the most rewarding aspect of his job is helping to create peace of mind for clients. "Oftentimes, when we're talking to folks, they have problems that are stressing them out—Do I have enough to retire? Do I have enough in savings if my business takes a hit for a few months?" he says. "It excites me when someone says, 'I can retire if I implement this asset strategy' or 'My wife and I can go on our dream vacation now and not feel like we are taking away from our future!' When I hear those things from clients, it makes me feel like I'm fulfilling my purpose to spread happiness and better the world."

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HERVE MAX TELLA

Herve Max Tella is a true polymath whose dynamic career began as a 14-year-old in France. Inspired by his family lineage of finance professionals, the teenager set out to combine his love of numbers with his passion for music—establishing his first record label by the age of 20. He then went on to work as an accountant for some of the most prominent producers in the country and to serve as a financial analyst for one of the largest mortgage companies in the world.

Over the course of his successful 20-year career, Herve has continuously perfected his financial skill set as a serial entrepreneur, global accountant, mortgage broker, real estate investor, and financial advisor—conducting financial analysis within several leading companies, such as Canada Bread, Mercedes Benz, and Four Seasons. In addition to his expertise in overseeing full-cycle accounting and investment activities, Herve holds a particular proficiency in the development, renovation, and management of properties. To pursue even more of his professional aspirations, Herve relocated to Toronto, Canada, in 2016 and founded Herve Tella Financial in 2020. As CEO, he leverages his top-level experience to offer investment, personal finance, and insurance services to a rapidly growing client base of both companies and individuals. Within the short time since the company's launch, Herve has become one of Canada's most highly sought-after professionals—providing numerous audits and revenue reports as well as financial control and accounting analysis.

Herve has continuously perfected his financial skill set as a serial entrepreneur, global accountant, mortgage broker, real estate investor, and financial advisor

As a third-generation financier, Herve credits his family for teaching him the principles of accounting and for inspiring him to join the industry. As a child, he observed his late grandfather—a seasoned builder and real estate investor—amass more than 100 properties, which remain profitable today. He was also heavily influenced by his mother, an accountant, and his father, an IT engineer. So, after graduating from high school, Herve studied at The National Conservatory of Arts and Crafts in Paris, where he earned a bachelor's degree in law, economics, and international commerce as well as a master's degree in accounting control and auditing. He also became licensed in mortgage brokering, life insurance, and segregated funds.

Along with a firm foundation in the finance world, Herve's personality has been key to his success. He is open-minded, loves to learn, and holds a lifelong appreciation for diversity. In addition to speaking fluent English and French, Herve understands German, Spanish, Japanese, and Italian—all advantageous to his clients as well as to his own career. In 2000, he accepted his first position within the accounting sector of real estate and has since built a worldwide network of personal mentors, Fortune 500 companies, and a variety of industry leaders. For example, Herve made numerous contacts in 2014 while working as assistant CFO at Domino's Pizza. While there, he also brought more accuracy to the company's account analysis.

Today, in addition to his current role at Herve Tella Financial, Herve is a financial analyst for Chubb Fire & Security Canada. Working alongside the company's CFO, he supervises the influx and outflow of money, helps leaders make profitable decisions through financial analysis, and works to reduce costs and increase cash flow. He is also the CFO of Tenant Trust, a real estate trust company, based in Toronto, Ontario.

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David Murphy
President

> Above all else, we are committed to our clients and our decisions are at all times driven by what is in their best interests. We are fair, courteous, honest, and professional. Increasing our investors' wealth is how we measure our success.

David Murphy is proud to be carrying on a family tradition as president of Murphy Investment Advisors in Pasadena, California. After a 25-year career as a stockbroker, David's father founded the company in the mid-1990's as a privately held firm, focusing on conservative investments and close, personal client relationships. When David transitioned into the firm in 2016, he also had established a respected career in finance, having started at TCW Group in 1999, following graduation from Princeton University. This large investment firm has some $250 billion in assets under management, and David started on the private client side right away. He managed portfolios for individuals as well as foundations across the U.S.

MURPHY INVESTMENT ADVISORS INC.

David was with TCW for 18 years, rising to senior vice president. He spent the last nine years handling sovereign wealth funds throughout the Middle East, living in Dubai for six months each year, and learning the business from some of the smartest and most successful people in the industry. David feels fortunate to this day to be able to continue and expand on the foundation his father laid at Murphy Investment Advisors. Though the transition from large, international clients to individuals and families might have been tough for some, David found the process seamless and natural because he uses the same philosophy no matter the client. "Having significant experience with individual clients earlier in my career, from an investment standpoint, I was actually doing the exact same thing," he says, "building blended and equity portfolios. The only difference was the type of client."

At Murphy Investment Advisors, David takes his responsibilities very seriously, and takes on certain responsibilities that other advisors may overlook or skim past. First, he is incredibly diligent when it comes to research, not only of individual stocks and bonds, but of ETFs and funds. Second, he develops customized portfolios for every client. "Some firms have a conservative, moderate, and aggressive bucket, and each new client goes into one of the three buckets," he explains. "I don't approach things this way." Instead, David creates an individually tailored portfolio based on the unique needs and goals of each client. "Many people may say this is time wasted but taking an individualized approach to each and every client is really important," David explains. The third, and most important part is client relationships. These relationships are the reason David got into the investment industry in the first place. Whether in person, on the phone, or via email, David feels that client interaction is the single most critical aspect of his job. "Clients really need to know that you are there for them," he says. "This is something my father started decades ago, and it is something I put great focus on and have continued for the firm."

"My clients mean the world to me," David says. "Not only their financial well-being, but who they are as individuals. I can honestly say there is nothing more important to me. The client interaction is the most rewarding part of the job." This client focus is built into Murphy Investment Advisors' mission statement: "Above all else, we are committed to our clients and our decisions are at all times driven by what is in their best interests. We are fair, courteous, honest, and professional. Increasing our investors' wealth is how we measure our success."

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Ali Firoozi

chief financial officer

As CFO for the PAC Group, he manages the financial activities for this global enterprise which specializes in project management, manufacturing engineering, product design, and construction management.

Ali Firoozi has a passion for absorbing complex ideas and expressing them in the language of his clients and their industry. As CFO for the PAC Group, he manages the financial activities for this global enterprise which specializes in project management, manufacturing engineering, product design, and construction management. With his financial acumen, he can express the most critical details by dialing back irrelevant elements and focusing on the core material. Over a 24-year career he has honed his skills in budgeting, business metrics, financial planning and analysis, as well as tax planning. In addition to those areas, he also currently manages his company's domestic real estate needs and global information technology functions through his department. His unique background of management experience and financial expertise adds real value to his role as CFO for PAC and for their client's.

He joined PAC in 2014, and although he used to travel 250,000 miles a year through the friendly skies, these days his travels are more limited to their corporate headquarters in Michigan. Fortunately, many of PAC's top clients are nearby which means his ability to stay close to both his PAC team and key clients still remains. What makes all the effort of travel and time changes worth it you may ask, simple, it's the colleagues that surround him and his F&A team, "It's the people that I work with more than anything else," he says "that makes me want to push for improvement every day".

Over a 24-year career he has honed his skills in budgeting, business metrics, financial planning and analysis, as well as tax planning.

The pandemic has been a challenging time for many companies, but Ali and PAC have turned it into a not-in-the-playbook opportunity for both them and their clients. Through early planning and team collaboration he stated "We navigated a financial path for our company and our partners with rigorous forecasting and planning. We actually emerged stronger, and 2021 is poised to be one of our best years on record." Ali added this is true not just for The PAC group, but also for a number of their clients, many of which are global leaders in the automotive industry.

PAC
THE PAC GROUP

With the company's global presence now extending to sixteen countries including the newest ones in Canada and Turkey, what are some of the key things he's focusing on we asked, and his answer was project valuation analysis and distilling critical project elements for clients and colleagues. "It's vital with this geographically diverse group of colleagues and clients to focus on the core value add components. We focus primarily on automotive OEMs and their suppliers but we also work clients ranging from defense and aerospace to food production and technology and everyone wants to know how can we help make a difference" Ali noted.

Ali received his bachelor's degree from Loyola Marymount University and his MBA from California State University at Northridge. He is now concurrently pursuing his certification to be a Program Management Professional (PMP Certification) and his Chartered Financial Analyst (CFA) designation and we look forward to checking on him again to see where he pushes the finance profession.

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When Shane Boudreau founded Sammamish, Washington-based VestIn Capital Group (VCG) in November of 2020, he brought with him more than two decades of finance and M&A focus as well as repeated successes as an entrepreneur—and a history of personally assisting companies in raising well over a $100 million in capital. VCG is a boutique investment bank with a focus on entrepreneurial middle-market companies, executing sell- and buy-side M&A and capital advisory services, debt and equity capital raises, corporate finance, and valuation services. “My responsibility is to find the most innovative companies of tomorrow,” he says. “I run through a deep due-diligence process of the founders, company, and the opportunities they are presenting, then I help the founders to either raise capital, sell, merge or acquire a company.” Less than halfway through 2021, VCG already had $150 million in capital equity raises.

“Capital raising is a lot of fun!” he says. “I have helped to create billions in market share, led Fortune 500 companies on strategy and innovation, and created some amazing companies. The greatest accomplishment in business is being able to learn and capitalize on missteps, constant evolution, opportunities and actionable steps to create something truly special.” To that end, Shane has MBA from MIT, and course work from Harvard, Yale, Warton, and other esteemed institutions. His dedication to constant learning has paid off, and he can look at a project from both the company and investor side with the learned, nuanced perspective that comes only with the insight as both a private investor and business owner. “I’ve been in the weeds, and having been there, I can identify sustainable growth versus staged growth. This is critical to ensure that my clients are investing in solid companies with healthy upside potential.” Shane gets to know each of his investors closely, identifying their goals and challenges to maximize their investment capital across multiple verticals with minimal risk. “These people have worked hard for a long time to build this financial freedom, and to be able to trust someone with that freedom, their money, and their future is a great responsibility,” he says. “I want to make sure that I am taking care of them and giving them the best possible service. I think the most important job is figuring out how to create massive value for those looking at your offerings.”

Shane’s favorite part of his job is meeting and learning from the people he works with. “I like meeting really great visionaries on both sides of the table. It is the founder who turns a vision into reality and changes the way things are done and the overall economy benefits as a result. And its investors that can see the vision themselves, then help to make the company even better. When great minds work together, they’re unstoppable.”

Assunta (Susie) McLane

VP & Wealth Advisor

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With a unique blend of expertise from over 10 years of experience in both accounting and advising, Assunta (Susie) McLane is currently a vice president with Summit Place Financial Advisors, where she provides financial advice and guidance to high-net-worth individuals and multigenerational families. Located in Summit, New Jersey, the firm works with clients all over the country to manage their wealth, simplify their finances, and secure their futures. With the keen lens as both accountant and financial advisor, and a natural ability to connect with people, Assunta offers financial planning solutions tailored to the specific needs of her clients. "My accounting background strengthens my planning experience further and allows me to be a resource to our clients and my colleagues when evaluating the tax implications of our recommended solutions. It also allows me to interact with our clients' accountants and understand their needs too because I've sat in their seat and we can speak the same language," she shares.

Assunta joined Summit Place Financial in 2018, where she was drawn to the firm's commitment to working with a select group of clients in which advisors can offer full-attention and proactive advice regularly. As lead wealth advisor, she is always sure to take the time to listen carefully to her client's unique concerns. While a younger client may desire education in budgeting and investments, a more successful client might worry that their estate and wealth structures no longer fit their family circumstances. Throughout the process, Assunta is there for her clients, helping them also work with outside professionals when needed such as accountants, attorneys, and others. Her relatable, trustworthy approach helps clients feel confident and comfortable, which is a key factor in both her success and that of her clients.

My accounting background strengthens my planning experience further and allows me to be a resource to our clients and my colleagues when evaluating the tax implications of our recommended solutions.

With an MBA in finance and a minor in accounting, Assunta began her career in the accounting field and enjoyed a seven-year career that also included a role with Deloitte Tax. Hailing from a family of restaurateurs, however, she missed a personal connection with people. In 2012, she transitioned to wealth management so that she could be more deeply involved with the people she worked with. After serving as a wealth advisor for Glenmede Trust for six years, she moved to her current role with Summit Place Financial Advisors. "I wanted more of an individual approach, a chance to build a truly personal relationship with clients and their families to better understand their needs and offer solutions for generations," she says. "I enjoy what being a wealth advisor involves—the collaboration, working with other advisors, and serving our clients together."

SUMMIT PLACE FINANCIAL ADVISORS, LLC

With a well-known reputation for her expertise, dedication, and personable approach, Assunta has had clients dedicated to her for many years, and she has worked with success individuals across multiple generations of families. "As a wealth advisor, I get to work with clients on all aspects of their financial life, I get to see it from start to finish," she says. "With every individual and family I work with, we plant seeds at the beginning of our journey, we watch them blossom over time and along the way we identify the areas that require more attention. Seeing their goals and wishes become clearer and complete, is truly the most rewarding part."

Neil Harnen

Neil Harnen was on track to be a doctor when some friends suggested his knack for math might make for a successful career in finance. His original idea to be a doctor stemmed from wanting to help people, but he soon realized that providing them with financial education and advice is also a way to help clients live secure and successful lives. So, he quit his job in a cardiac unit and got into finance. A personal tragedy also made him see the importance of financial planning, as well as the positive role a good advisor can play in someone's life. His mother lost her husband in a freak accident, and, to add insult to injury, lost a lot of money in the aftermath because of poor financial advice. Neil swore that he would not let something like this happen to anyone else. And as a Sr. wealth advisor at National Securities Corporation, he is driven by this purpose as he manages his own clientele and provides financial planning services for any and all of the 40 advisors at his branch, as well as their clients. "We sit down as a team—me, the advisor, and the client—do financial planning that seeks to create a benefit for the client and meet their short- and long-term goals," he explains.

National Securities has been around since 1943, and operates a number of firms. Neil joined them in 2019, and since then has amassed clients all over the U.S., whom he serves from his office in Oakbrook Terrace, Illinois. "National Securities was looking for me because of my CFP credentials," he says. "They formulated and crafted an advising platform for advisors to do financial planning for their clients, and there was a mutual attraction between me and the company and it was a good fit." Prior to working with National Securities, Neil worked on the Chicago Board of Options Exchange for 14 years, and has also worked at a hedge fund, an institutional money management company, and as an institutional and retail financial advisor. During his career, he learned how high-net-worth individuals managed their money, and wanted to bring those skill sets to everyday people.

national
a B. Riley Financial company

Hearkening back to his pre-med days, Neil particularly enjoys focusing on health care, and a large portion of his clients are doctors and other medical professionals. "I wanted to be able to help the health care industry more, so it is nice to sit down with people who could utilize my skills," he says. Many of his other clients include small business owners, but no matter who he's working with, he places a large emphasis on financial education so that they can design the best possible solutions together. This involves asking many meaningful questions and staying inquisitive to get important information about clients' concerns, needs, and goals. Based on what he learns, he can pinpoint where clients are, financially, and seeks the best way to get them and their families where they want to be. "As a CFP, it's about the client's whole family, not just the client," he says. "If we put together a good plan that helps all the family members, this is a benefit." Neil's whole approach is something he calls "intentional finance," being mindful and open to create a personalized strategy for each client. "When you're trying to do something that will be a big part of your life, such as finance, you should be aware and intentional. If you are not intentional, you will not get to where you want to go."

HARNEN WEALTH MANAGEMENT

In addition to working with clients and colleagues, Neil also has a podcast in the works. Called *Boomers vs. Millennials*, it examines the financial habits of each generation, how they differ, and where they intersect. He wants the podcast to be an educational source for people of all ages, and get them to not only understand financial advisory and become more financially literate, but also get them to start asking probing questions about their own financial habits. "People in this industry ask 'How?' but they should be asking 'Why?'" he says. The podcast will be co-hosted by Rich Hackett, and will take an educational approach and provide tips and nuances, as well.

Neil also believes in giving back to the community. To that end, he serves on the board for a not-for-profit organization called Mutual Ground, based in Aurora, Illinois, which provides services and support for survivors of sexual assault and domestic violence. He serves on three committees, including finance and fundraising.

Investments involve risk and may lose value. The information provided is not directed at any investor or category of investors and is provided solely as general information about products and services or to otherwise provide general investment education. None of the information provided should be regarded as a suggestion to engage in or refrain from any investment-related course of action as neither National Securities nor its affiliates are undertaking to provide you with investment advice or recommendations of any kind. National Securities Corp and related entities are not affiliated with Mutual Ground.

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Janet Lam

BUILDING BLOCKS
BUSINESS PLANNING LTD.

the holistic panda

Janet Lam started her career in finance and business in 2007, working in the stock market for seven years before changing scenery for her MBA, studying at ESADE Business School in Barcelona, Spain. While there, Janet became passionate about startups and their unique community. "Being able to start something from scratch is very exciting," she says. She was especially interested in developing products that could make life easier and smarter for consumers. After graduating in 2016, Janet returned to Vancouver, Canada and worked in the corporate world before she eventually decided to turn her attention towards the thing that first sparked her attention back in Barcelona—creating something from scratch.

Today, Janet has built two companies with unique focuses, but with the common feature of being one-stop shops that are dedicated to helping clients every step of the way, from beginning to end. One is Building Blocks Business Planning Ltd., a strategic business consultancy, where Janet serves as principal consultant. Building Blocks, which Janet founded with Stephanie Leung, focuses on helping entrepreneurs looking for business and funding strategies. They are a leading business plan provider in Canada that helps local businesses obtain funding and set up foreign investors for success in their immigration journey to Canada by providing a fully tailored and high-quality business plan. For her part, Janet is extremely hands-on and takes a personal approach to each client. "We have worked with a lot of foreign tech startup founders looking to immigrate to Canada using the Startup Visa Program. We provide business advisory and strategic guidance to help them create and fine-tune a business that is suitable for the North American market," she says. "Our business plan also has a high success rate in helping businesses secure loans with Canadian financial institutions. After years working in the capital markets and in business advisory, I can provide advice on the process of going public in Canada. So, depending on the client's corporate and financial objectives, we can help them explore different funding and business strategies." Building Blocks also offers other consulting services such as idea formation, market validation, customer discovery, pitch deck preparation, and one-on-one coaching.

Janet Lam focuses on helping entrepreneurs looking for business and funding strategies.

Janet's other business is The Holistic Panda, which she co-founded with Diana Choi and Sangsoo Ra. The Holistic Panda is a discovery and booking platform for wellness services. This includes a range of services from life and health coaching, spiritual and energy work, mind and body healing, to fitness and holistic beauty. "By leveraging technology and community building, we created this company with a mission to make it easy and accessible for anyone on our platform to start their self-care practice." Users can search for a health goal they want to achieve, and the platform will recommend the best wellness services for them from over 20 specialties provided by a diverse range of holistic health practitioners. In addition, The Holistic Panda takes a multicultural approach with an emphasis on cultural competency. "Having practitioners understand cultural nuances is critical," Janet says. "As a company founded by Asians, we also sought to help the Asian community embrace and normalize the practice of self-care." Janet was inspired to create the company after her own experience looking for a life and health coach made her realize how difficult it could be to find one. So, together with her team, they decided to create a way to make the process easier. The Holistic Panda also offers a free 15-minute discovery call with any of the practitioners on the platform to ensure their user is finding the right match before committing.

Janet's background in finance gives her great insight into both companies and it also allows her to take the personal approach to her clients, who she values greatly, and help other entrepreneurs actualize their dreams the way she's been able to actualize hers. In her leisure time, Janet enjoys golf, exploring new restaurants, spending time with her husky, as well as traveling. Having visited multiple places across the world though, her favorite place is still Barcelona, where she learned so much and found a purpose that continues to inspire her today.

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Nick Bour

When Nick Bour talks about wealth management and financial planning with his clients, he thinks big picture and encourages them to do the same. Everything he does as a full-service financial planning expert is done with the clients' best interests in mind, no matter where they're starting from. "There are way too many people that live the 'what-ifs'," Nick says, "meaning they're scared to spend their money because *what if* they need it for something else. A goal of ours is to instill confidence to let that people live and create memories and not worry about those 'what-ifs.'" With clients throughout the U.S., Nick is dedicated to helping people live their dream lives, whether it's the retirement they've worked hard to achieve or helping them get out from under debt to pursue their dreams.

As a CLTC, Nick's financial planning is long-term for each client, and includes wealth enhancement strategies as well as mitigating taxes, wealth transferring, and wealth protection. With 20 years of financial experience, having served for over a decade with larger financial firms and five years as an independent advisor, he provides both the expertise and the personal connection that each client needs. He's been featured in a number of media outlets, including ABC, CBS, NBC, Fox, and *MarketWatch*, and has had an article published offering tips on wealth management, including advanced planning, one of his own specialties.

With his uniquely broad expertise, Nick stands out from other advisors in that he uses a dynamic approach to address the concerns of families and businesses. "A lot of financial advisors stop at just investing, but I focus on relationship management as well as advanced planning," Nick says. And he sees critical facets that many other advisors might not. "I met someone at a workshop with four financial planners managing different accounts, but he came to the workshop because he needed help with tax planning, something none of the four advisors did for him. It's something I see all the time: Planners stop at investment consulting and management, and don't actually plan."

Wealth Management & Financial Planning Advisor

Another distinctive area of specialization that separates Nick from the seas of advisors is his focus on wealth protection and retirement-income planning. "I think the in-depth analysis and planning I do ensure my clients' monthly income needs are covered, which helps put their minds at ease and realize their retirement dreams," he explains. Because of his expertise, an increasing number of people specifically looking for advanced planning—including tax mitigation strategies and both wealth protection and retirement-income planning—continue to reach out for Nick's help. "I paint a retirement roadmap for our clients and help them fulfill that dream. I dig deeper than most professionals in the industry," he says.

> "A lot of financial advisors stop at just investing, but I focus on relationship management as well as advanced planning."

And for each and every one of them, Nick maintains the higher level of care for which he has been known throughout his entire career. "I've worked as part of a team for some remarkable financial companies and as an independent advisor, serving hundreds of clients across the country, and what has always driven me is my sincere desire to help people," he shares. "I'm not just a suit managing their money. I care deeply about them and their families. This is what drives me every single day."

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Melissa Greenberg

Head of Investor Relations

> I'm able to connect with people and make sure that they understand that I'm there as an informed resource and am vested in the relationship, and in turn, with those elements, you begin to build trust and all good things happen from there.

With over a decade of experience in financial services and a career that includes leadership roles at Protocol Capital Management, Cantor Fitzgerald, and Jefferies and Co., Melissa Greenberg joined North Peak Capital as head of investor relations in 2019, bringing with her a wealth of knowledge and expertise and an entrepreneurial spirit.

North Peak Capital is a mission-driven, $1 billion long/short equity alternative asset investment manager based in New York. North Peak applies a private equity approach to public markets and consists of a concentrated, long-biased portfolio of mispriced equities. North Peak typically invests in companies capable of compounding shareholder capital over a multiyear time horizon to deliver superior risk-adjusted, after-tax returns. North Peak has recently contractually committed to donating 50% of its management and performance fees to charity on all incremental capital raised.

Melissa began working with North Peak while working as a director at Protocol Capital Management. “The relationship grew organically as she helped increase assets under management from $17 million of assets to $100 million during that time, and then she joined North Peak full time in 2019.”

Melissa is instrumental in establishing and building personal connections with investors. She also works with potential investors to navigate the due diligence process with other members of the North Peak team. Melissa’s background in hospitality, which she studied at the Hotel School at Cornell University before getting her MBA from Columbia Business School, helps her interact with investors in a way that makes them feel secure, informed, and supported. It also helps that her natural entrepreneurial spirit inspires her to continue help grow the company. “Every day I go to work knowing that my actions will have a direct impact on North Peak’s growth, and I get up every morning excited and looking to do just that,” Melissa says.

> I'm an entrepreneur at my core. I like building things and seeing them grow and flourish, and this gives me the greatest satisfaction.

Melissa revels in making connections with investors and using her vast network, creative thinking, and analytical skills to overcome roadblocks. “I’m able to connect with people and make sure that they understand that I’m there as an informed resource and am vested in the relationship, and in turn, with those elements, you begin to build trust and all good things happen from there,” she says. But underlying her unshakable work ethic, financial expertise, creativity, and natural empathy for people is her entrepreneurial spirit, and it’s this combination of elements that’s gotten Melissa to where she is today—and that continues to help drive the success of North Peak Capital.

“I’m an entrepreneur at my core,” Melissa says. “I like building things and seeing them grow and flourish, and this gives me the greatest satisfaction.”

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Stanley Moskowitz

Chairman & Co-founder

After a 35-year career as CEO of Petroleum & Franchise Capital, providing financing to experienced real estate-based retail petroleum operators and Dunkin' Donuts franchisees, Stanley Moskowitz was ready to retire. In August 2018 Feeasy® was created in Greenwich, CT with co-founders Jac Credaroli and John Giannone —and the results were explosive immediately. In less than two years, the origination platform Feeasy® created has offered real estate agents and brokers nationwide the opportunity to create greater value for their clients' properties; they knew they were filling an untapped niche market.

Feeasy is one of the premier, free vendor-driven consumer marketplaces that facilitate trade and service specifically for vendors within the real estate industry and its ancillary service sectors. Its platform allows borrowers to browse and select pre-qualified offers from over 50 lenders for collateral-free loans up to $100,000 and guides clients through the credit inquiry process, matching borrowers and lenders who best complement one another. As an example, homeowners may choose to make pre-sale improvements to yield a higher price for their home, the lenders on the Feeasy® platform team will preview their application, and if approved, may fund in as little as a day.

As chairman and one of the co-founders, Stanley's expertise in consumer and corporate finance combined with Jac and John's experience in real estate is a major reason for the Company's meteoric rise. The business cycle benefits the homeowners who sell—their homes for more, the real estate agent/broker earns get a greater commission and construction companies, contractors, stagers, and all associated within the real estate industry benefit as well. "The fulfillment I receive is facilitating this cycle," Stanley shares.

Stanley holds an MBA in corporate finance from St. John's University.

Feeasy is one of the premier, free vendor-driven consumer marketplaces that facilitate trade and service specifically for vendors within the real estate industry and its ancillary service sectors.

FEEASY®
...everything but the mortgage
IN A STRATEGIC ALLIANCE WITH MONEVO

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Abou Dieng

Abou Dieng holds a diverse background that spans across 30 years and two continents. In 1990, the Senegalese native traveled to the U.S. for college education and obtained his official United States citizenship 10 years later. Along with the unique advantage of understanding the business practices and principles of both continents, he has garnered extensive experience in international finance, projects development, new technology transfers, international consulting, and executive-level management. Having already completed approximately 150 projects around the world, Abou and his successful network of entrepreneurs are currently leading efforts for international and economic development between Africa and the rest of the world. As CEO and president of Global Green International Holdings, LLC, Abou has been referenced by the *United Nations Development Program* (UNDP) as a major contributor to African sustainability projects and development, and the corporation is positioned to be among the continent's top producers of renewable energy by 2025.

"The African market is a bit complex because there are different parameters in each country when it comes to accessing project funding. Also, many countries are faced with IMF and World Bank regulations, and with a low credit rating, they can't access funding. The reason we focus on Africa is because we can create value by leveraging the natural resources into a guarantee and secure the financing," Abou explains.

Since its founding in 2006, Global Green has seen immense growth—transitioning from a consulting company into a trust in 2013, and then becoming a holding company in 2019. The corporation now has seven sustainable development companies in its portfolio, which are all active and focus on African low cost housing, agriculture, education, banking and mobile money platforms, telecommunications, Infrastructure project funding, and government consulting. Although Global Green is headquartered in Phoenix, AZ, most of its projects are based in Africa and the Middle East—such as the project development of the MANO River Union Railway System (from Abidjan to Conakry) as well as the construction of 1,000,000 homes in the next 10 years in Nigeria and several free-trade economic zones in Africa.

"When we first started, we realized that many African governments didn't have access to guarantees for financing. So, we partnered with few asset management companies to create a structure that offers guarantees to those countries, and we based the company in Arizona, which allowed banks in the U.S. and Europe to finance a project through a U.S. asset management company, rather than for an African government that may not have the required credit rating or guarantee," Abou says.

Global Green is also working on the development and rapid construction of low-cost housing, the financing and support of more than 600 rural women's organizations, and the development of agro-cities and modernization of agriculture for five million hectares to eradicate hunger in Africa within the next five years. "We play a variety of roles depending on the project," says Abou. "In most cases, we come in as an investor, and then determine whether we need to bring in technical parties and other business partners. Our mission is simply to help people, whether they have a shortage of homes, food, water or energy, we will bring the solutions."

As a humanitarian, Abou received a *Special Recognition Award* in 2018 from the *World Business Leaders' Summit* and in 2019, he received the *Panafrican Humanitarian Award* in Abu Dhabi. Abou also places great value upon continued education and leadership training for African youth. He studied law at the University of Dakar, Senegal, international finance at Pace University's Lubin School of Business, business management and marketing at Berkeley College, and political science at Connecticut University. He also ranks among *Arizona's Top 100 Executives* and is a keynote speaker for leadership, entrepreneurship, and African investment conferences.

A member of the U.S. Global Leadership Coalition, Abou works closely with the U.S. State Department and was invited in 2016 to the White House to discuss the new immigration bill, S-744. He is also the organizer of numerous international and economic meetings, he is involved with the new Africa Free Trade deal and he is working with several groups to launch the Industrialization of Africa with the creation of 1080 new manufacturing plants in the next 10 years (20 plants in each of the 54 countries).

GLOBAL GREEN
INTERNATIONAL HOLDINGS

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Raphael Chow

His expertise and attention to detail have earned him a place as a Wealth Professional Awards finalist as the Best Wholesaler of the Year in 2020.

Raphael Chow has been in the financial industry since he graduated from the University of Toronto with a Bachelor of Commerce. Today, his passion for finance guides him as he serves as the director, head of institutional and brokerage channel, and head of Eastern Canada with Gentai Asset Management. Prior to this, Raphael worked at Horizons ETFs as an executive in business development. In his early career years, he worked at BMO Nesbitt Burns, where he also provided investment advisory to high-net-worth clients. In addition, he has experience with B-to-C and B-to-B. Raphael holds CIM, DMS, and FCSI designations, which allow him even deeper knowledge to help his clients. He's also able to get creative, developing innovative solutions to fit clients' unique needs and goals, all with an unbiased approach. His expertise and attention to detail have earned him a place as a *Wealth Professional Awards* finalist as the *Best Wholesaler of the Year* in 2020.

Raphael knows how to build projects from the ground up, and he knows the value of persistence; it's something he credits to his current success. When he was first starting out in the industry, Raphael knocked on doors and distributed fliers advertising his investment advisory services, steadily building the extensive network he has to this day. Building things from nothing is something Raphael both loves and excels at, and is something he has 15 years of experience doing, whether it's a client portfolio or a whole company, like the time he helped Horizons ETFs cultivate their national focus, as vice president of business development. Today, he's using the same planning, dedication, and perseverance to help Gentai build their Eastern Canada division as well as their institutional focus division. He also knows the value of a good team, and is the first to jump in and help a colleague with whatever they may need.

In addition to his dedication to building and development, Raphael is also a talented public speaker. Fluent in both English and Chinese, Raphael has been a speaker at the *Global Chinese Financial Forum* and the *Toronto Money Show*, and has also been featured in a variety of magazines and journals. He was also a host on Canadian Chinese Radio's investment program, and has spoken at Toronto District School Board on investment and the financial industry.

Raphael knows how to build projects from the ground up, and he knows the value of persistence; it's something he credits to his current success.

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Mitch Valmer

EQUITY CAP FUNDS

With nearly two decades of extensive experience in the finance industry, Mitch Valmer is an expert negotiator who knows the real estate investing and lending industry inside and out. He has funded more than $4 billion over the course of his career, driven by his desire to better communities, the economy, and the lives of his clients. In January 2014, Mitch founded the Equity Cap brand, a real estate investment company and direct nationwide private money lender based out of Newport Beach, California. Along with its national lending platform, which encompasses 44 states and growing, Equity Cap offers a dual sided investment platform for investors to go to the marketplace and invest in individual deals or series of deals or they go to the Investment Equity Marketplace to subscribe and become a member of one of the funds offered. Equity Cap is well capitalized from high-net-worth investors around the globe, local investors across the U.S., and the discretionary private mortgage funds that Mitch Valmer has full autonomy over. It is also supported by different investor types who are endowments, family offices and pensions. As founder, Mitch leads a team of real estate lending and investing professionals and is responsible for Equity Cap's day-to-day operations, which include investor relations, capital markets, and the placement of debt and equity capital. "I'm in a position to better the economy by lending private money real estate professionals to rehab or construct residential and commercial properties coast to coast while also providing investors a return on their capital that is far superior to what they'd earn at the bank or public market," he says.

To date, Mitch has served more than 6,000 real estate clients globally as well as over 3,000 clients through Equity Cap's national private money lending platform. The company's investors range from everyday people to ultra-high-net-worth individuals and families who benefit by investing in real assets that are noncorrelated to the stock market. Unlike paper assets, they continue to gain in value, providing consistent returns and a steady passive income. "A lot of people don't know this, but investors can diversify their portfolios by self-directing with their retirement accounts. Investing in these alternatives can bring clients a fixed income," Mitch explains. When working with our national private money lending platform, he and his team cater to professional, active investors coast-to-coast, including individuals with fix-and-flip businesses, developers constructing residential and commercial real estate, and professional landlords with residential and commercial real estate portfolios.

Equity Cap also acts as a debt provider and equity partner. The company provides debt in the form of trust deeds and mortgages in first and second lien positions primarily for real estate professionals, developers, landlords with large portfolios, high-net-worth entities, and private individuals seeking opportunistic real estate for acquisitions, cash out for business, commercial, construction, and investment purposes. The company can act as an equity partner for developers and real estate professionals in search of someone to joint venture with so that they can diversify their real estate projects without being tied to one transaction.

Prior to his current role, Mitch served as managing partner at a boutique lending and investing firm with offices across the U.S. as well as a global investor base. He owned and ran the private equity side, placing senior and subordinated debt and equity on residential and commercial real estate from coast to coast. When Mitch founded Equity Cap, his investors followed, many of whom he is now worked with for over 15 years—all reaping the benefits of his unmatched skill and experience that has led him to outperform banks and the S&P over the last 18 years. He has helped to grow real estate businesses across the nation by stepping up when banks have stepped back. "When we fund a fix and flip or construction loans, we are growing the borrower's business, and those loans are creating jobs and bettering communities. We lend on non-owner occupied residential, multifamily and commercial properties, and we manage a suite of funds that all investors can invest in—even with a self-directed IRA or 401k," Mitch adds. He is also a member of several national and global associations, but fatherhood is, by far, his greatest achievement. "My oldest son is currently working with me and is carrying on the family legacy," says Mitch. "He is learning from the ground up and has a bright future." My youngest son wants to invest and be a plastic surgeon. I am most proud of my two sons.

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JASON ZDYB

After serving 12 years in the Canadian Armed Forces as an Infantry soldier, Jason Zdyb got into financial services on the bottom rung, and over the course of 14 years, built himself a multi-province business and earned a unique CDFA professional designation that separates him from other financial advisors and makes his company, Edmonton-based Zdyb Financials Ltd, a one-stop shop for clients. Licensed in the provinces of Alberta, British Columbia, and Saskatchewan, Zdyb Financials Ltd is a full-service brokerage handling life insurance, financial planning, estate and succession planning, retirement planning, and investment strategy for individuals and families, business owners, and incorporated professionals. As a Certified Divorce Financial Analyst, Jason is an expert in all specific financial aspects of divorce and everything that comes with it, working with family lawyers on behalf of their clients and, individuals alike. Above and beyond the in-house financial services he provides, he also goes the extra mile for his clients to outsource life, critical illness and living benefits insurance companies as a broker, shopping the market to get the exact right fit for each of their unique needs.

Jason's CDFA designation is only one thing that sets him apart from other financial advisors. He also has access through the relationships he has built, to the proper platforms needed to create the right results for his clients and, spends a great deal of time developing relationships with each of them. He prides himself on being "relationship based" vs. "transaction based". He uses outside-the-box, creative solutions to solve any problem a client might come in with and, is always available when they need him. This creativity and attention have led to 99% of Jason's business being referral-based. Being in the Canadian army for more than a decade taught him the importance of serving others completely, and this is something that has carried through into his financial services career. "I stayed with that mantra and devoted my life to people in a different way," Jason says. "I flourish on it." Jason's business is unique in that he built it entirely from the ground up, and his hard work and dedication to clients has not only earned him the appreciation and gratitude of his clients, but also an A+ rating with the Better Business Bureau. In addition to helping clients through his business, Jason is also on the Alberta Insurance Council Appeal Board as an Adjudicator elected by his peers and has sat on a number of boards and panels.

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ALAN WITHEY

Alan Withey has spent his entire 28-year career in finance, with the majority of it focused on the energy sector and with a role as CEO for Trident Exploration. Licensed as a CFP and CPA in both Canada and the U.S., he joined Bighorn Energy Corp., in December 2020 in Calgary, Alberta. As VP of finance, Alan is responsible for all things financial within the company, including evaluating and funding acquisitions, divestitures, and new ventures, as well as leading the team of finance and legal professionals, and coordinating with Bighorn's team of land and operation specialists. He was also part of Bighorn's recent groundbreaking decision, the first of its kind in Canada—to be a net negative emitter of carbon dioxide.

Bighorn Energy Corp. Corporation is a privately owned oil and gas producer in Alberta, responsible for the full-cycle economic requirements of oil and gas assets. The company currently has 240 operating wells, 340 miles of pipeline, and 12,000 horsepower in facilities. But they're also aware of the need to plan long term and their responsibility to maintain ecological health. To that end, Bighorn Energy resolved to go carbon-negative through a carbon sequestration project. It was Alan's first major initiative with Bighorn, requiring him to find partner companies and handle negotiations—and as someone with the ability to set direction and reach goals, even when those goals are unprecedented, this fits firmly in his wheelhouse. "When I first looked at the project, I said, 'This could be possible,'" he remembers. "This is a world-class carbon sequestration project, so it takes a lot of work." Bighorn's mission has the potential to improve not only their own emissions, but a large part of Western Canada's total emissions—and its one of a very select few companies worldwide to attempt this. Sequestration can reduce CO2 emissions relatively quickly, and make a significant change within our lifetime. In simple terms, CO2 that would otherwise be released into the atmosphere is deposited into depleted hydrocarbon reservoirs, essentially "putting it back." Although the process will take a few years to get going, as Alan explains, it's a start reversing the 200-year climate crisis that is engulfing the world. "While it will certainly help the company grow, there's an altruistic motivation to meet the crisis that global emissions have caused, address it, and put also our company into a more sustainable practice," he says. "I like that the company is stepping into something new and requires skill to navigate. It brings the most intelligent, most strategic parts out of everybody in the group, and it's addressing one of the world's greatest environmental crises."

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JEN EARYES

STRUCTURED FINANCE ASSOCIATION

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

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

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

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

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SCOTT J. GREENBERG

SJG Private Wealth Management

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

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

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

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

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MICHAEL LONGLEY

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

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

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

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ROB JAFEK

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

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

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

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GRACE STATEN

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

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

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

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PETER MORTENSEN

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

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NICHOLAUS ROHLEDER

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

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

NEW AMERICAN ENERGY

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MILENA MCENROE

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

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

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

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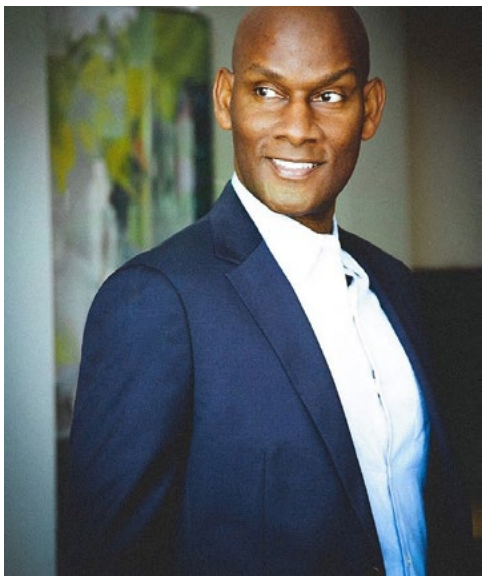

KEN PRESLEY

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

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

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

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MAHATI MUKKAMALA

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

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

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JACE LOTZ

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

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

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

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JUSTIN TRIPODI

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

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

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

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MATTHEW GUZMAN

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

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

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

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NANCY TENGLER

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

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

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LARRY HIGHTOWER, CFP®

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

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

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EDDIE KNEZEVICH

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

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ROBERT G. YOUNG

Robert G. Young set his sights on a career in finance in high school, taking all the accounting courses available to him. However, he never dreamed that his passion for the field would take him to a leadership role in one of the most respected and well-known nonprofit organizations in the world. "I didn't know all that it would take to get here, and the thought of being a CFO never occurred to me back then, but I knew I loved numbers and this field." After a 20+-year career that included roles as a controller for the ASPCA, vice president of the Environmental Defense Fund, and an auditor for Quest Diagnostics and KPMG, in 2020, Robert assumed the role of CFO for the National Geographic Society. He leads a 25-person finance department, manages cash flow and forecasting, maintaining the ledger, and preparing monthly statements, and partners with senior management to determine the strategy and operations of the organization.

Headquartered in Washington, D.C., the National Geographic Society is a global nonprofit that uses the power of science, exploration, education, and storytelling to illuminate and protect the wonder of our world. For Robert, helping the philanthropic mission of the Society is what drives him every day. "While I enjoy the financial aspect of it, to know that I'm contributing to an organization that's helping to make the world a better place is tremendously rewarding," he says. Robert approaches his work with the same determination that got him where he is today. "I had to put myself through school, working during the day and taking classes at night, all while caring for my family," he says. "In my role here, I use that same drive and determination to help the organization continue its noble work."

Robert is a lifetime member of the National Association of Black Accountants and past president of its Northern New Jersey chapter, where he currently resides. He's also a member of the American Institute of CPAs, the New Jersey Society of Certified Public Accountants, and the National Society of Black Certified Public Accountants.

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EMILY METZLER

Emily Metzler has been working with MuniCap for 13 years, starting just after she graduated, and is proud to see how much she has grown right alongside her company, from her early days to her current role as senior vice president and CCO, and from the company's early days with seven employees in one office, to having 36 employees across five states. MuniCap, a public finance consulting firm headquartered in Columbia, Maryland, works on a number of unique, large-scale real estate development projects using equally unique financing, including tax-increment financing, special taxing districts, and special assessment districts. "We rarely do small, and we don't do basic!" Emily says of MuniCap. Last year, they assisted with a company record number of bond closings, over $1 billion. MuniCap works with both public sector and private sector clients to create funding mechanisms that allow for the revitalization and reinvestment in communities. Emily is especially proud of the redevelopment of Downtown Columbia, a massive, multi-phased project, which financed infrastructure necessary to provide future affordable housing, a cultural center, library, and fire station. "We used much of the new revenues from the development to create these new social benefits," she says. "It was truly a labor of love." Currently, Emily is working on several affordable housing projects and a range of other developments focused on active placemaking, inclusiveness, and sustainability. Over her career with MuniCap, Emily has assisted with over 250 bond issues totaling approximately $5.0 billion in 26 states. In the last three years, MuniCap has assisted with over 100 issuances totaling approximately $2.1 billion in bonds. Emily has provided supervision on 90% of these transactions. Emily assumed the CCO role in 2016 to ensure the firm met MSRB and SEC requirements, has helped grow MuniCap from one office to five offices, and has handled all the hiring since she started. "I took on as much as I could and now wear a lot of hats in the company," she says. But what she finds most exciting is the way in which public-private partnerships and these creative funding approaches can give jurisdictions wider options when it comes to meeting their long-term goals. "These unique types of financings are growing, and public sector is realizing they can utilize them as an alternative to accomplish their goals," she says. "We're helping clients meet their long-term objectives that help communities create sustainability and sustainable infrastructure. There's a lot MuniCap makes happen that is needed around the country. We're in a very unique situation because we're bringing together the public and private sectors and really transitioning neighborhoods and communities."

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CHRISTOPHER ALTO

As the CFO of Pinnacle Auto Group, based in Winnipeg, Manitoba, Christopher Alto knows well that the cornerstone of a company's success is its ability to continually grow and evolve. With the insight and expertise of a 17-year accounting and finance veteran whose impressive career includes roles as CFO for Matrix Lumber Inc., and VP of finance for Ben Moss Jewelers, he knows how to make it happen. He's in charge of all financial activity of Pinnacle's three automotive dealerships and two collision centers, as well as strategizing for growth and minimizing risk—and he knows that attention to the small things can make the biggest differences. "I enjoy the problem-solving aspect that arises in my role and rolling up my sleeves and getting into the finer details to understand how something works and how it can be improved. This is extremely rewarding when you see these efforts translate into new revenue streams or reducing costs. I really feel like the team here at Pinnacle Auto Group has allowed me to truly focus on what I am best at."

What he enjoys most, though, are the people. "I have a vision where I see my role in regard to leading organizations and mentoring people," he says. "I want the businesses I work for to consider social good and instill a connection between people, profit, and planet that will last for generations. I also feel it is important to build one-on-one connections with your employees to ensure they are put in situations where they can use their strengths to flourish. Again, being a part of the Pinnacle Auto Group has been so rewarding in that we are constantly striving to be a successful business that focuses on all three of these pillars and being able to work with such passionate and creative people makes it easy to come into work every day." Christopher is also dedicated to giving back to his community. He serves as president of the board of directors for the West Broadway Youth Outreach program, which provides educational and recreational programs for kids aged four to 12 in the Winnipeg area and beyond, and is also a recurring coach for hockey, soccer and ringette for his three kids many sports teams.

PINNACLE AUTO GROUP

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KEN ASEME

HAZIC FUND SERVICES

After over a decade in investment banking and fund administration with top-tier fund administrators, Ken Aseme noticed a pattern: He saw that managers who needed the most attention were given the least, and he decided to fill that void and help people who were trying to effectively run a business. And thus, Hazic Investments Fund was born in 2009 in Los Angeles, to provide fund CFO and administration services and handle the back-office functions so that business owners could focus on investors and growth. Ken and his team of seasoned experts work with businesses of all sizes and scopes in the U.S. and Europe, tailoring their services to each client's unique needs with a high-touch, boutique approach—all for a fixed monthly fee. They've helped many clients grow from their first fund to a multi-fund strategy, providing guidance and support along the way—and the industry has taken note, with a feature in *Groundbreaker*.

Today, Hazic is seeing considerable expansion, as demand from fund managers increases. "As more venture capital funds come to the market, there are more opportunities to help them through pitfalls that might happen along the way," he says. He also notes that smaller funds are on the rise as barriers to entry come down. "Businesses can start funds, but not necessarily hire full-time CFOs, so they need fractional CFO services as well as a small boutique fund administrator who can provide the high touch and understands the dynamics of these smaller funds." With Hazic's insight into senior management, strict quality controls, and innovative technology, they can provide support for any kind of business, and they've worked with a broad variety of private equity fund types and structures. But it's not just his business and finance acumen that inspired Ken to start the company. "It also plays into my entrepreneurial spirit. I understand the challenges of running a small business, so I can empathize with the manager on a human, personal level and bring in my skill set on a professional level," he says. "I love getting in the trenches with people and helping them build something. It gives me a great sense of personal reward." Ken holds an MBA and is a certified chartered accountant.

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Comfort Photography

DAVID DEBERRY II

Have you ever gained financial literacy at a party? You might if you attend one of David DeBerry's events. In 2019, he co-founded Keys to Black Wealth (KTBW), a multimedia and edutainment firm whose goal is to close the racial wealth gap and empower the Black community via events, using entertainment to provide real-world financial education. "Finance can be boring, so we host events centered around financial concepts," David explains. This out-of-the-box approach has earned David recognition at a Black History Month event, a *Franklin County Service Award*, and a *Congressional Proclamation* from Congresswoman Joyce Beatty. David was teaching financial literacy at a financial services company, where he still serves as a regional vice president, when he got the idea for KTBW. "I was frustrated and thinking about how I could help people who find finances boring? I thought, why not combine education and entertainment (edutainment)?" Their very first event attracted 200 people, and they've had 25 events since then, featuring celebrity guests, as well as food, music, content creation and much more. "It's partying with a purpose," David says. "We take finance and make it fun for people to learn."

Based in Columbus, Ohio, KTBW's reach extends far beyond its Midwest borders with a podcast with 12,000 listeners and a *YouTube* channel with 4,000 subscribers. "We educate, but we're relatable," he says. "We focus on the working class and help people create wealth. And as entrepreneurs, we're also developing a business." He also encourages his financial services team, which has grown from 5 to 42 agents, to recruit and build teams of their own, ensuring financial knowledge for generations to come. David and his agency provide clients with financial education and literacy, as well as an opportunity for individuals to obtain their financial licenses. David credits his leadership skills to officiating basketball games for 12 years, as well as being a dean of intake for Alpha Phi Alpha Fraternity Inc., the oldest Black fraternity in the U.S. His inspiration for financial education also stems from a personal place. After a family tragedy made him painfully aware of the importance of financial literacy and planning, he pivoted from criminal justice and got licensed in financial services. It's been his goal ever since to ensure that all people have access to this education so that they and their families can ensure stability for the future.

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ADAM DIEKELMAN

As CFO of Castle Credit Co Holdings, LLC and Great American Finance Holdings, LLC, B-to-B and B-to-C financing firms located in Chicago, Adam Diekelman leads the firm with the kind of wisdom and insight that can only come from a career that includes a five-time tenure in the role, all in consumer specialty finance. He's worked with a multitude of omni-channel sectors, in a capacity backed by venture capital, private equity, private funds, and public entities on the stock exchange. Add to that his strong background in fraud mitigation and knowledge as a member of the Association of Certified Fraud Examiners (ACFE), and there is no more powerful combination for a leader in a private equity role. Castle Credit and Great American Finance are consumer specialty financing firms with a focus on retail sectors, including furniture, auto, pets, big box retailers, and more, as well as home improvement financing, with loans ranging from $2,000 to $50,000.

In his role, Adam serves as the CFO of Castle Credit and Great American Finance's four distinct divisions: retail consumer, home improvement, leasing, and servicing. Adam's success lies in his versatility and flexibility, and his ability to see challenges from other perspectives as well, having overseen myriad divisions in his career. While maintaining the classic numbers-driven approach of a CFO, he's also able to take on the organizational and interpersonal roles of a CEO. However, he also credits his rise to the excellent mentors he's had along the way and to sheer hard work. "I always outwork my competition," he says. "I'm willing to go the extra mile and this has always put me ahead." After getting his master's degree at the University of Wisconsin Whitewater, Adam was faced with the economic recession, and worked a number of jobs before landing an accounting role in Chicago. From there, his natural talent for business and drive to succeed fast-tracked him into C-level roles—and he never looked back. He also credits his acumen for numbers and data to his parents, both teachers in Spanish and mathematics, whom he lost at an early age—an experience that drives him to ensure stability for his own family. "I'm building that solidified foundation, an empire, for those who are still to come into my life, and so I can enjoy my life with my loved ones." To that end, Adam's ultimate goal is to become an executive in the Fortune 500 role, keeping in mind his motto that has already gotten him so far: "If you're persistent, you'll get it, and if you're consistent, you'll keep it."

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TAYLOR GAINES

patel | gaines
attorneys at law

After graduating from Texas A&M University-Corpus Christi, Taylor Gaines began working at his father's accounting firm. As a 35-year accounting veteran, his father taught him how to handle a variety of taxes and practices. As a passionate outdoorsman, Taylor tried his hand at being a professional fishing guide four years after working at the firm. After a year in Rockport, Texas, he was blown back to San Antonio—literally—when Hurricane Harvey struck. It turned out that this seeming setback was a golden opportunity. In 2018, an opening for an accounting position within Patel Gaines, PLLC, a Texas commercial real estate law firm founded by Grant M. Gaines and Rahul B. Patel in 2013, became available. It ended up being a perfect match that quickly solidified his role in the firm's future by being named CFO in early 2019. "I'm in a position now that I never imagined, and being with this team, the sky's the limit," Taylor says. Patel Gaines is a law firm covering a variety of legal areas, including property tax litigation, commercial real estate, and corporate and business law. Based in San Antonio, Patel Gaines has a total of three offices including offices in Dallas-Fort Worth and Houston. Since Taylor joined the team, the law firm has shown an increase in gross revenue by more than 12% year over year. In the past two years, Taylor has expanded his expertise into several different ventures, including opening Fundamental Sports Management (FSM), a global basketball agency with NBA and overseas clients. Taylor is in charge of building out their revenue streams, running cost-benefit and ROI analyses for future prospects, creating budgets and forecasts, and handles all financials and tax preparation. Taylor has helped grow the agency from zero to nine clients in three short years. Taylor is also involved in launching a series of F45 Training gyms, a global franchise gym based in Australia, across the San Antonio area. Currently, there are three gym locations with plans for eight more across the city and state. Taylor overseas the construction from start to finish for each location ensuring they are built within budget. He also oversees location approvals for operation and provides operational budgets and forecasts with the goal of minimizing costs and providing growth models to assist in overall operations as each new studio opens. Taylor's multifaceted role might be a challenge for some, but he credits his attention to detail, ability to adapt, work ethic, and ability to look at things from multiple perspectives to help him manage all the moving parts. He's also always sure to consider the impact decisions have on employees. "One of the things my dad taught me years ago was that you're only as good as your employees, so I work closely with my team on all levels so that we're all aligned for success."

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WILL BILLINGS

With an emphasis on educational access and opportunity, Will Billings, as Coursera's vice president, chief accounting officer, manages and works with teams all over the world. Managing the Silicon Valley- based online learning platform's global accounting activities, he is focused on scaling the firm to new levels, with a prominence on leveraging technology. Prior to joining Coursera, Will was the global controller for Airbnb and led teams all over the world. Managing the San Francisco-based travel company's global accounting, payroll, management, and SEC reporting, he's led teams in Montreal, Ireland, Singapore, and Beijing, as well as working with the company's capability center in India. Will helped Airbnb get ready for their IPO, and although it was interrupted by COVID-19, he helped them navigate the pandemic to adapt and survive as travel came to a grinding halt. Before joining Airbnb in 2019, Will worked for World Fuel Services as a vice president, global controller, where he worked to increase value via scalable solutions. Before that, he was with GE as their Global Technical Controller. He was recruited to GE while still enrolled in his MBA program at Rice University in Houston, Texas. Recognizing the great opportunity to work while getting additional education, Will shuttled back and forth between Houston and Fairfield, Connecticut, but he's glad he did. Working with GE allowed him to learn how to push the boundaries of adaptability and broaden his perspectives, which have continued to help him manage international, cross-cultural teams. "My prior roles have helped me build a playbook of experiences with certain solutions to challenges we face," Will says. "With Coursera, I can leverage and implement those plays."

Will focuses on nurturing dynamic teams and empowering the leaders of those teams. He achieves this through his excellent adaptation skills; he's happy to adjust to each team leader's unique work style, their most authentic self, so that projects can be completed naturally and smoothly. "It allows team members to thrive just being themselves," he explains. He cultivates transparency and openness among all his colleagues, whether it's a good or bad day, to continually ensure success. Another focus is technology enablement. Will knows the importance of strategic automation and virtualization, and works with tech teams to implement these technologies. He keeps abreast of emerging trends and the best ways to leverage technology so that his teams can be as productive as possible.

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STEVEN BATIE

ROTHDALE PACIFIC WEALTH MANAGEMENT

Steven Batie had been in the financial industry for over a decade, working in an advisory role with one of Canada's largest banks in 2009 before transitioning to a planning role with a British Columbia credit union in 2012. But he soon found himself frustrated by the inefficiencies he kept noticing with large institutions—ones that often came at the expense of clients. In 2019, he put his foot down and launched a firm with an innovative model that removed the incumbrances and put people at the center—Rothdale Pacific Group of Companies. Joined by partner Sarah in 2020, Steve says, "Our focus has always been clients, so ours is a qualitative practice rather than a quantitative one." Their selective group of clients means they can utilize a high-touch, personalized approach to every person. Today, from their Vancouver office, Rothdale Pacific manages the finances of 200 households in British Columbia, Ontario, and Nova Scotia.

As founder and investment advisor, Steve manages the firm's clients and assists them with investments, insurance, and mortgage needs, as well as other products and services not always available in larger institutions. Their approach combines the holistic and the multidisciplinary, which means that instead of referring clients to numerous separate specialists, Steve and his learned group of experts can tend to all their needs in-house, and this model that also avoids any conflicts of interest and incentives that can arise between different professionals. Steve is a licensed insurance broker (Insurance Council of BC), mortgage broker (BCFSA), and investment advisor (IIROC). "With our multiple licenses and expertise, we provide recommendations across all these disciplines, without bias toward specific products, and we build an integrated plan for each individual," he says."

For Steve "personal high-touch service" is not a hollow marketing phrase. He means it. People aren't greeted by an automated phone menu, but rather a dedicated team of receptionists, and both Sarah and Steve can easily be reached by phone, text, and email. "Clients don't have to worry about chasing us down," Steve says. That accessibility has built Steve, Sarah, and the team many long-term, multigenerational relationships. "My clients are quite close with me, and that's what drives me the most, the relationships I have with everybody that I work with."

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MELANIE SPENCER

SQUIRE HIGHER PERSPECTIVE

When she joined Squire and Company, PC, in March of 2021, as a business advisor, Melanie Spencer brought with her more than a dozen years of finance experience, including managing the estates of billionaires. Though she holds both a bachelor's in finance and a master's in accounting, Melanie actually didn't begin her professional career in the field. Instead, she purchased the coffee shop that she'd managed as she worked her way through college—and owned it for seven years. However, her natural aptitude and love for numbers and finance led her back to the field she'd studied and to the role she holds today. As a business advisor, she draws from her entrepreneurial background to serve small- and medium-sized businesses and a portfolio of high-profile clients, including celebrities, entertainment giants, government professionals, and business owners and entrepreneurs, all of whom trust Melanie's expertise with their finances.

Based in Orem and Salt Lake City, Utah, Squire and Company is a mid-sized public accounting firm that has become the number one trusted advisor not only for tax and audit, but all finance and accounting needs. In her role, Melanie takes care of anything and everything for clients, and bridges the gap between finance and accounting, two areas she feels don't have to be mutually exclusive, and runs a team of both accountants and finance professionals. Her responsibilities include everything from being an outsourced controller to helping with cash flow decisions to recommending and implementing technology. "My employers and clients trust my knowledge and my willingness to go above and beyond what is required to merely 'get the job done,'" she says.

Melanie is always looking towards her own growth and that of others in the field, which is why she also serves as a mentor to women just starting out. "I feel strongly about supporting more women in our profession," she says, and she's proud to work with Squire, a rare female-led firm. Melanie is also dedicated to always learning new things, and, thanks to her untraditional background, as well as her extremely diverse career experience within accounting, finance and business, she's has an uncommon ability to think creatively and outside the box to find innovative solutions. "The second I feel like I've mastered something, I'm looking for the next thing to learn," she says.

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DIANA SANKOVIC

Photo Credit: Reg Madison Photography

Diana Sankovic has a literal world of experience under her belt, working across asset classes with some of the world's top companies—and she has a healthy dose of technology experience to boot. Her specialties include – yet are hardly limited to – leading cross-functional teams and strategic initiatives, with a foundation in investment banking, private equity, and trading. Today, Diana shares her skillsets with both global corporate and tech startup clients as a consultant.

During her more than a decade-long career in high finance, Diana served as a catalyst for her teams and companies to advance and grow. Her broad-based banking, M&A, derivatives, and investment background led to her recruitment by Deutsche Bank to lead a complex and highly profitable global business based in Hong Kong. Alongside the most sophisticated institutional investors in the world, Diana helped them expand in the Asia Pacific, investing in pre-IPO deals across the capital structure in equity, debt, and hybrid products coupled with innovative hedging and financing solutions. In addition, she drove all the first privatizations in Vietnam, greatly impacting that country's economy and new capital markets. After living for a time in Australia and New Zealand as a fulltime triathlete, Diana transitioned back to the U.S., advising and raising money for tech startups with sector specializations in digital marketing and media, as well as energy and clean tech. Her time living abroad also includes one year in Tokyo, Japan while a student at the Georgetown School of Foreign Service based in Washington, D.C.

Most recently, Diana has been in consulting roles for the management of large global financial institutions on critical regulatory and strategic initiatives, in addition to corporate digital transformation and innovation. Her investment acumen makes her capable of handling all asset classes and companies at any stage, as well as providing counsel on corporate development. In addition to helping her clients with their capital raising and portfolio management needs and strategies, she is currently involved in 100 Women in Finance, the SF CFA Society, and US Japan Council.

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KARL CHEONG, CFA

First Trust Portfolios Canada®

Named among the *Top 100 People in Finance* by *The Top 100 Magazine* in 2020 and an *Industry Icon* in 2016 by *Wealth Professional Magazine*, Karl Cheong, CFA is an executive and board director for First Trust Portfolios Canada, a privately owned global asset management firm with approximately $200 billion in assets under management and supervision. As an ETF trailblazer and an industry thought leader, he joined the company in 2012 to help build the company's Canadian division, where he's responsible for driving the region's strategic direction, from product development to marketing and sales support. Karl leads his team with an uncommon approach, serving as both as a player and coach of a team of investment professionals who deliver ETF solutions to investment advisors and portfolio managers.

Launched in 1991, First Trust serves clients in the U.S., Europe, Latin America, and Canada. The firm entered the Canadian market in 2013 with the launch of three ETF products. It has since expanded to over 20 products trading on Canadian exchanges and has grown into an industry leader in thematic-based ETFs, such as green energy, cyber-security and Canada's first 5G investment product. As an investor who has seen great success through diversifying his own assets—including a multilevel entertainment venue based in Toronto, Dasha, which boasts Toronto's only *Micheline Star* chef—Karl brings a real-world perspective when diversifying his clients' portfolios with the aim to help them reach their financial goals. Previous to First Trust Canada, Karl was the Head of Exchange Traded Funds (ETFs) and Structured Product Development for Claymore Investments, one of the fastest growing asset management firms in Canada's history where he helped develop and launch several first to market ETF products such as the first U.S. Dividend ETF in Canada (currently over $375M AUM). Karl also provides insightful market commentary on a variety of topics including current events and industry trends as a guest on BNN Bloomberg. He has also been featured in a variety of publications such as *The Financial Post, Globe & Mail, Reuters, Morningstar, Investment Executive,* and *CTV*. Mr. Cheong is bilingual, and is a Charter Financial Analyst charter holder (CFA®). Karl is also a member of the Toronto CFA Society and executive board member of the Beaches-East York Conservative Association.

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PETER SU

After his service to the United States Army, where he worked on turbine engines, Peter Su found himself on the bottom of the banking totem pole, working to scale upward. Now starting his 23rd year in financial services, he finds himself in an especially interesting role as a vice president of private banking and cannabis banking team leader for Dime Community Bank.

Although it was considered taboo just a few short years ago, cannabis is now one of the fastest-growing industries in America. Still, it is a niche that is underserved, even for the most fundamental of banking amenities. “You would be surprised at what isn’t available to the cannabis industry. Even a basic checking account can be a struggle to secure,” Peter says.

To that end, Peter is spearheading a banking program that serves the entire spectrum of the cannabis industry, including companies that specialize in hemp, minor cannabinoids like CBD, and legal marijuana. He is also actively pursuing multiple accreditations and devouring educational materials so that he can increase his knowledge and continue to be a thought leader in this challenging arena. To date, Peter has attained designations as a certified treasury professional (CTP) and certified commercial cannabis professional (CCBP). The latter is a certification reserved specifically for cannabis banking and Peter was one of the first to earn it. He is also a certified commercial cannabis expert (CCCE), allowing him to assess and advise on risk management for cannabis-based businesses. In addition, Peter completed a certification course with The Medical Cannabis Institute on the endocannabinoid system (ECS), which is typically pursued only by medical professionals.

Peter elaborates, “This is an incredibly dynamic and highly specialized field that is constantly evolving. Between its status as a Schedule 1 narcotic at the federal level and the varying degrees of legalization at the state level, there is a lot of grey area. Navigating these complicated parameters is a large portion of what I do. I like to joke that my job is 50% sales and 100% compliance.”

Private Banking Cannabis Team Leader — Dime Community Bank | www.dime.com | LI: petersu

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MARK ROTSTEIN

In 2012, Mark Rotstein founded Equilibrium Partners Inc. (EQ Partners), a Toronto-based family office with the mission of bringing the same objective, unbiased, and integrated advice and planning, normally reserved for only the uber-wealthy, to a select group of individuals, families and family-owned businesses. Having spent the better part of the previous 20-years working with high-net-worth individuals, Mark recognized a niche in the market for a more holistic approach to those looking for more than a typical bank or financial institution offering.

Assuming the role of “family quarterback,” Mark is part coach and part advisor, helping upwardly mobile families to manage their daily obligations, to anticipate changes, and to help plan for a safe and smooth transition to the next generation. Mark often works alongside his clients’ other professional advisors, but also has access to a deep and diverse network of previously vetted colleagues - accountants, lawyers, insurance professionals and portfolio managers. “We are focused on building long-term relationships, earning our clients’ trust, consistently demonstrating our integrity and transparency, and practicing open communication,” he says.

EQ Partners takes pride in delivering solutions that always serve their clients’ best interests rather than their own. “Our business model is honest and ethical - we sit on your side of the table. We don’t sell any products, we’re not obligated to work with specific providers and we are never compensated for recommendations or referrals,” Mark explains. Through connections and relationships that have been established over time, EQ Partners is quite often able to save clients enough in fees to more than cover the annual retainer. This is in addition to the added value every client receives from customized attention, advice and care.

Mark has a BSC (Honours) degree from the University of Toronto and an MBA degree from the Schulich School of Business at York University. He is a professional member of the Family Firm Institute (FFI), the Institute of Family Enterprise Advisors, and is recognized as a collaborative professional by the Collaborative Practice Institute (CPI).

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JUAN GARRIDO

JADE CAPITAL
Financial Advisory Services

Juan Garrido's undergraduate degree is in physics, but after pivoting to pursue a PhD in finance, he found he could merge the two disciplines together for a finance career with a focus on quantitative analysis. Today, he has a unique take on financial advisory. In the 1990s, Juan created a fintech startup that developed the first commercial online tax-sensitive portfolio optimization platform for personal banking worldwide, which was eventually acquired by BBVA Bank. He then served as managing director for Deloitte, and was co-head of the Latam Chapter of New York's Hedge Fund Association.

Five years ago, Juan took his experience and expertise and assumed the role of managing director for his current firm, a family office focused on Latam, Middle East, and Asian clients, specializing largely in fintech, real estate, infrastructure, media, oil and gas and telecommunications. "Clearly, the world is changing at a speed that we have rarely seen in history. These are moments of difficulties, but change always creates opportunities. In the financial world, there is a pressing need to adapt and the UHNWI's clients have an even greater need," he says. "We try taking advantage of that paradigm shift that other wealth managers cannot do due to their large size and operational inefficiency. In this way, we're well positioned as an institution that allows advising, managing and structuring global solutions for its private clients."

As managing director, Juan brings his 20 years of experience in asset management and financial products and services to oversee the firm's global investment strategy, design asset allocation, manage portfolios, and launch new businesses across diverse markets. He also handles UHNWI's clients across the globe using a high-touch, high-tech approach to each one, working closely with them to navigate their specific needs and build personal relationships. "Clients need a personal approach in order to solve personal financial problems like inheritance and education," Juan explains. "I solve complex problems every day, and I have to know the market and be creative. Every problem is totally different. I enjoy this immensely because when I get to be creative and work so closely with the clients, it's impossible to get bored."

LEIGH SMOUT

Coming from an entrepreneurial background, Leigh Smout knew he wanted to help other businesses succeed. After a career working in corporate, government and not-for-profit positions as well as entrepreneurial ventures, he joined the World Trade Centre Toronto (WTC-T) in May 2016 to lead development of strategy and trade programs and to scale the organization—and he most assuredly has. When he started, he had only one staff member and the beginnings of a program. Today, WTC-T has 35 staff, and has helped thousands of companies expand through programs that are run across the country. In 2022, they will move to Toronto's first World Trade Centre building. Leigh handles strategic development, growth planning, staffing, executive leadership, and business plan implementation, including their award-winning Trade Accelerator Program. He is also responsible for the development and operation of the Scale Up Institute Toronto, helping companies digitize and scale operations. "One of the best things about the organization is that because we're not-for-profit, our mandate is not to bring money in, it's to help businesses grow," he says. World Trade Centre Toronto is a trade services division of the Toronto Region Board of Trade and works to make Toronto, Ontario, an attractive business hub for companies worldwide, and to spur growth through international trade and scale-up strategies for local businesses. Thanks to his experience, Leigh is in a perfect position to help both client businesses and World Trade Centre succeed. He served as president of Pulse Health Products, CFO of Bruarfoss EHF, and president of Newtown Sales, Inc. Entrepreneurial projects have included bulk water distribution from Iceland, "dot-com" business models, and an import and distribution business with Canadian Formula 1 Champion, Jacques Villeneuve. After graduating from the University of Toronto, Leigh studied public procurement law and practice at York University, and management analytics at Queen's University's Strategic Analytics Program. "I am absolutely passionate about helping businesses grow through trade and scale," Leigh shares. "I was already passionate about this before I joined, but even more so since I've met so many amazing companies as we have trained them and taken them to new markets. Success for me is to leverage all aspects of my career and provide strategic leadership to our very talented team, so that together we can help other businesses achieve their growth plans."

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MOUNIR GHALY

Mounir Ghaly doesn't just bring more than 17 years in the finance industry to his role as a financial planner at LPL Financial. He also has unique multicultural insight thanks to 25 years of experience in international investment and government relations and living and working in five countries on four continents. As part of the LPL Financial ecosystem since February 2019, Mounir and his partner manage a portfolio estimated between $50 to $100 million, with a focus on serving middle-market consumers and small business owners across all 50 states. Backed by LPL's wealth of resources and large network, Mounir works with clients across the East Coast from his Clearwater, Florida, location, combining his financial savvy and global perspective to provide each of them the personalized care they need to reach their goals.

Mounir was able to use his skills to keep his clients more than secure during the uncertainty of the COVID-19 pandemic. "COVID is a very rare market event for which there was no investment playbook, and the market reacted in a way that we've not seen before," he explains. "We stayed calm, kept our clients diversified in good, quality stocks, and when the market corrected, their portfolios saw their investment balances not only back up to where they were before COVID, but even higher."

As he successfully led his clients through this stressful period, Mounir also leveraged his expertise in international equities and fixed income to provide another element of diversification. "I'm always tuned in to leading world economies and trade policies, which turned out to be of tremendous help to my clients."

Though he holds a master's degree in business with a concentration in finance and economics as well as the Certified Financial Planner designation, Mounir's constant pursuit of knowledge continues as he works to obtain his Chartered Market Technician certification. And while he's long since landed in the upper echelon of successful financial planning experts, he still derives the greatest satisfaction from helping people. "My best awards are the many thanks I get from my clients."

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FARHAN NAQVI

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

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

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

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