SPRING 2020 EDITION

THE TOP 100 PEOPLE IN FINANCE

Featuring

DAN TAKAHASHI

Cornell Graduate,
Hedge Fund Manager,
Successful Entrepreneur,
and World Traveler.

-Story on Page 90

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

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

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

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

Joseph Nunziato
CEO, Redwood Media

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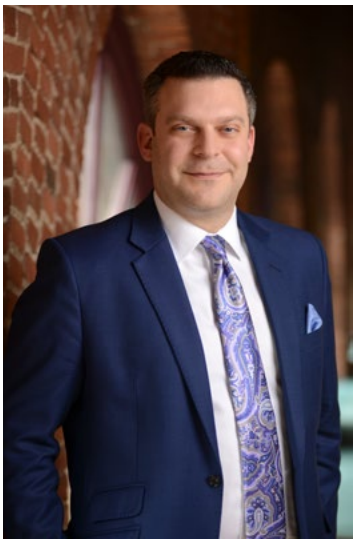

THE TOP 100 PEOPLE IN FINANCE

WHO'S INSIDE

A-C: Keyan Abrishamkar-45, Darren Alexander-10, Miles Alexander III-101, Saprina Allen-94, Omar Arab-86, Bobbi Babitz-57, Leih Bakhit-95, Daniel Baruch-102, George Blount-33, Beth Blecker-70 Gregory Bohlen-96, David C. Branch-38, Laura Brandao-103, Chris Brawner-90, Brandon Brown-63 Karl Cheong-39, Bobby Cherry-99, Jason Chesky-97, Dennis Clark-71, Daniel Cohen-53 Roger V. Coleman-26, Scott Cosentine-67

D-G: Jeremy Dahms-8, Jean Jaques Dandrieux-80, Hubert M. De La Vauvre-65, Ivan Del Rio-50 James Demmert-29, Britt Doyle-27, Brendan Dunn-6, Sashi Edupuganti-44, Reggie Ford-91 Travis Forman-18, Brian Freeman-40, Amalfi Gayoosso-74, Ronald Gestiehr-78, Colin Goes-92 Michale Gold-61, Reginald Greiner-41, JD Hagedorn-5, Richard Hsieh-91, Jason Hullender-68 Harry Hurst-99

I-M: Jorge Irizarry-85, Morgan Irvin-66, Tuula Jalasjaa-76, Anthony Johnson-12, Georgios Kabitoglou-55 Jessica Kates-93, Suhel Kothari-35, Hesy Landesbaum-81, Inachos Lazos-94, Ruvin Levavi-24 Paul Litchfield-3, Andrea Baumann Lustig-34, Zeb Maclennan-92, Pietros Maneos-47, Tahir Manzoor-98 Edwin Masango-79, Larissa Miller-49, Bharti Mishra-59, Simon J. Misselbrook-36, Nick Mosaquites-100 Marypat Mulholland-77, Paul Murdock-103

N-R Sadia Nabi-51, Alexander Nabhan-58, Viviane Naddour-31, Jason Nightingale-87, Kwaku Ntoso-75 George O'Leary-20, Sylvia Panek-101, Joel S. Peterson-22, Oliver Pulley-14, Jehangir A. Raja-52 Jeff Ramson-30, Linda Reeves-93, Emanuel Romero-Vicini-104

S-T: Aaron Safier-4, Mikaela Scanlon-24, Nikolas Schrobenhauser-95, Gardner 'Dean' Schroth-72 Jon Sharun-89, Karen Short-98, Aaron Silva-82, Tyler Silverthorn-104, Omar Simmons-88 Derrek Space-96, Klaus Springer-48, Michael Sunnaa-56, Theresa Szeto-54, Rick Taiano-62 Dan Takahashi-90, Kim Lisa Taylor-16, Cynthia Ekberg Tsai-28

U-Z: Dan Van Ackeren-102, Jeremy Walker-64, Robert Watterson-32, Ken Webb-60, Jared Weitz-46 Chelsea Williams-100, Tyler Wilton-73, Logan Wood-83, Peter Wright-97, Edward Yetsko-69 Joseph Yiu-43, Joseph Zaccardo-85, Vladislav Zherenovsky-42

Aaron Safier

Founder & CEO

Aaron Safier, the founder and CEO of Sapphire Wealth Advisory Group, is not a traditional advisor who focuses on numbers. After devoting 15 years of his career to finance and 9 years to the advisory side, he is known for carrying a level of compassion in all the work he does. Aaron says that his goal has always been to find the right solution for each of his clients. In fact, he believes regardless of a client's financial circumstances, everyone deserves a 30-minute conversation. When working with clients, Aaron makes it clear that he wants to educate them on what they are doing and why they are doing it. This approach has put him in standing as a professional advisor and as a coach. However, what is most important to Aaron is that his clients know him as their advocate and not as a disinterested third-party.

a home, investing, etc. Therefore, Aaron's job is to essentially help in managing their cash flow and helping them plan for their futures. He works one-on-one with each client to customize suitable plans and strategies for accomplishing each person's objectives.

Another important area of focus is working with families that include children with special needs. This sort of planning requires a level of focus and keen understanding in the different facets that are involved. Having close partnerships with attorneys and accountants who also work to help these parents raises the bar for the type of planning the group does. Therefore, Aaron strives to develop and to maintain partnerships with other knowledgeable professionals who work with these families so that they may collaborate to comprise the best possible plan of reaching their common objective.

The third area of focus for Aaron and SWAG is working with entrepreneurs. These are individuals who started a business and are concerned with their ability to provide benefits or other incentives for their employees. In order to assist these clients, Aaron considers each business owner's unique circumstances and then creates customized benefit packages for each company's employees. It is only by taking the time to listen to each of his clients that he can ensure their complete satisfaction.

So far, Aaron has built his practice via organic growth and referrals. He knows clients work with him because of the intangible value he provides. Over the next couple of years, he plans to build a boutique-style family office as his clients' circumstances are becoming more complex (such as lifestyle, hitting milestones, and receiving an inheritance.) As a result, he found that he would rather provide additional value by creating an office that would recruit specialists in different areas to work closely and collaboratively with clients for a "one

Aaron's job is to essentially help in managing clients' cash flow and helping them plan for their futures. He works one-on-one with each client to customize suitable plans and strategies for accomplishing each person's objectives.

After eight years of working for another financial planning agency, Aaron decided to start Sapphire Wealth Advisory Group ("SWAG"). Based in New York, the focus of the financial planning firm is working in three primary markets. First, Aaron works with individuals and families who are facing what he calls "levels of financial complexity." These are clients who are earning more money than they did in college, but now they must make important decisions about saving, purchasing plus one = 3 affect". Aaron and his wife have a 4 and a half year-old son, and they are expecting their second child in a December, so he understands the importance of being authentic and keeping things simple. Aaron is not considering an amalgam of variables when he works with his clients; there is a human touch to everything he does.

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— JD Hagedorn, CEO —

"I've always had an entrepreneurial spirit. My experience in a variety of roles over my career gives me a unique perspective that I can use to help my clients."

JD Hagedorn is CEO of JDH Enterprises, a Kansas-based consulting solutions firm offering business development consulting primarily for agricultural companies. He serves his clients with 15 years of experience and specialized expertise in precision agriculture, sales, technology, business development, and operations management. While the company just recently opened its doors, it has hit the ground running, with big clients in Ag Finance and Ag Tech.

JD is also a consultant with NeuVision Group, a company that helps leaders achieve success and manage risk associated with new product launches, new companies and major new growth initiatives. The company and its affiliates have worked across North America with organizations like Pfizer, 3M, IBM, Dell, Microsoft, Toshiba, Hewlett-Packard, Seagate, Iomega, Caterpillar, Monsanto, Deere, DuPont, CNH, MarketWatch, USDA and many more, some of which JD has worked with in his previous careers. NeuVision Group projects have been featured in *BusinessWeek, Forbes, CNBC, MSNBS* and others.

They operate on a quote by Abraham Lincoln: "The best way to predict your future is to create it." JD's personal favorite quote is one by John D. Rockefeller: "If you want to succeed you should strike out on new paths, rather than travel the worn paths of accepted success." He also is also the principal investor in Brightstar Care, Wichita, Kansas, location, a family-owned home health care agency.

JD's career in agriculture began at a young age at a farm store in his hometown of Andover, Kansas, where he quickly learned the importance of a consultative sales approach. After earning his bachelor's degree in agricultural economics from Kansas State University, he began his career 2011 with Cargill, the world's largest privately held company. JD started in their Kansas City location, relocated to the Raleigh, North Carolina, area, and finally relocated to Omaha, Nebraska. Over four years in roles as territory sales manager and farm marketer, JD honed his skills in agricultural sales and marketing to help clients manage risk, maximize profitability, manage wealth, and increase brand awareness.

In 2015, Wells Fargo recruited JD for the position of vice president of business development in the Midwest Farm Division, in Overland Park, Kansas, where he focused on the financial side of agriculture, serving the top one percent of producers in the Midwest by designing products, resources, and solutions to help them meet their financial goals. A year and a half later, he was recruited by Trimble, a leading global provider of advanced technology solutions. JD relocated to the Nashville, Tennessee, area, where he focused on precision agriculture as business development manager, and then as global channel manager responsible for managing the dealer channel.

With an aptitude to understand the needs, triangulate the problems, and build a solution, JD worked with producers to help them run their businesses more efficiency and boost profitability. He rebuilt an ERP solution and relaunched field application software used on farms, resulting in an average 105% recurring revenue growth over three years.

Committed to the success of his clients, JD constantly analyzed the agricultural industry, processes, and issues that producers face

to develop solutions to help them reach their goals. He worked on collecting data off farms, aggregating it in the cloud, and then turning it around into useful information for better reporting and decision making around best practices for more economical and sustainable farming. Many of the dealers with whom he implemented ERP systems have consistently won awards.

Craig Hiemstra, a general manager at Trimble who hired JD, stated, "JD knows how to strengthen relationships with strategic accounts and is able to tackle all the challenges that accompany a sales and customer account management role, is adept, has very effective communication skills with C-suites and decision makers. Any company would be fortunate to have JD involved in their organization."

After a successful career in corporate roles, JD could no longer ignore his entrepreneurial drive and desires. He is moving forward with his lifelong desire to be an independent business owner. As a sought-after expert in agricultural technology with a specialization in precision agriculture and a broad set of skills across the industry, he launched JDH Enterprises. "Now I get to use my knowledge and experience to help smaller companies get their products launched into the market and work on their business development. I have the skills and training that most small companies could not otherwise attract."

JD's commitment to helping others extends beyond his professional life. He is a member of the Alpha Gamma Rho fraternity, a professional and social fraternity that provides connections and networking. Known for Making Better Men, JD credits this organization with being instrumental in his success, and one that has afforded him opportunities. He believes in giving back, and also serves as the scholarship director for Kansas State AGR Alumni Board of Directors and sponsors a scholarship.

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Q&A with Brendan Dunn

As a fifth-generation financier, **Brendan Dunn,** CEO of Holdun Family Office based in the Bahamas, is responsible for carrying on a family legacy and for upholding a time-honored reputation for treating clients like family. Beginning with Sir Herbert Holt, a revered financier and industrialist of the early 1900s, the Holt and Dunn families built and managed their wealth to establish the investment company "Holdun," a hybrid of both names.

Today, with more than 100 years of family investment experience, Holdun is comprised of multiple divisions, which include wealth management, trust, corporate, and concierge services. Not only have Brendan and his company honored Sir Holt's legacy of entrepreneurship, but they have also maintained his commitment to growing clients' assets, protecting their existing wealth, and preparing the next generation for the future.

Were there any advantages to starting out in the family business?

I started working at Holdun in 2004, but I was not given any special advantages. I was expected to listen and learn in order to earn my place within the company. Like everyone else in the business, I worked for my degree and all the necessary certifications. In 2012, once I was ready, operational control of the office was transferred to me from my father, Stuart Dunn.

What is Holt Accelerator?

Holt Accelerator is a platform that identifies the best fintech start-ups globally, and connects them to an ecosystem in order to accelerate customers, investor and partner deals. It was launched in 2017, and I serve as a founder and as a managing partner. Our mission is to connect Holt founders and their teams with financial institutions, investors, entrepreneurs, experts, and community leaders who will grow their company. The program operates a standard accelerator model, which means that we provide investment and support in exchange for equity. We define our success by the success of our start-ups.

How has Holt Accelerator done so far?

It has been amazing. We have already won a bunch of awards and have gained worldwide recognition in less than two years. To date we've received over 1,000 applications from over 75 countries, resulting in over 20 investments in the best global FinTech companies. Momentum is increasing, as the number of applications received in 2019 increased over 40% from 2018, which has resulted in us investing in the top 1.5% of global FinTech start-ups.

Will you be opening other Holt Accelerator centers in Canada or elsewhere?

Right now, it is too soon to tell, but we are always open to suggestions.

What is new at Holdun in 2020?

Holdun itself continues to do well. We are onboarding clients regularly, and we just launched a new office in Miami, Florida. Michael Blank, former managing director of Andbanc, brought his team over to Holdun, along with a significant amount of assets. Michael has a strong track record of client loyalty and the process of client onboarding is progressing at a good pace.

What is it like to be a team member at Holdun?

There is always something new happening at Holdun, but the thing that remains unchanged is the common goal the team members share. Team members are always working to improve and expand, and the outcome is that performance continues to be great. Holdun has outperformed all of its relative benchmarks this year and continues to create new products to enhance the family portfolio, as well as clients' portfolios.

Team members also find it very rewarding to work personally with clients. They are not only there to assist them in achieving their financial and personal goals, but they are also there as their witness to security and success.

How do team members go about improving upon an already successful business?

The team is continuously looking to innovate. Together, they have worked to create a new product every year for the last four years, such as the recently launched real estate fund, which is designed to enhance clients' overall returns, to reduce volatility, and to make a more efficient portfolio.

The current market conditions are also taken into account and how to best serve families and clients given these conditions. Team members are selective about whom they work with; they look for the right fit. As a whole, the Holdun Family Office team shares the same vision and beliefs on measuring wealth and they continue to grow and serve the demands of new operations, including the opening of new offices around the world.

What products has Holdun created over the past four years?

The first was the Holdun Income Fund, which outperformed its benchmark since inception. It invests 100% into U.S. government guaranteed bonds and provides above average yield for AAA-grade bonds.

Next, we created The Holdun Opportunity Fund, which takes advantage of opportunities from around the world.

Then, we created and launched the Holdun Falcon 5 Fund. This is a private investment fund for us and our clients, and it has provided great results.

The most recent creation is the Holdun Real Estate Fund, which invests in a niche real estate market. It is designed to provide a higher yield than other typical or average real estate investments.

What would you like to say to your team members after completing another successful year together?

I am very proud of what the Holdun team has accomplished thus far and am excited about what the future brings for both the Holdun and Holt brand.

Although it is challenging to keep up with financial trends, innovations, and worldwide business ventures, Holdun's team members are motivated to share the varied opportunities and offerings Holdun has, in order to meet clients' needs.

BV 2019 AWARDS WINNER

BEST MULTI-FAMILY OFFICE CARIBBEAN 2017-2019

HOLDUN FAMILY OFFICE

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Q&A | Jeremy Dahms

As an Investment Advisor, I live by our group's motto:
"The sole purpose of our advisory group is to have a positive impact in our client's lives."
The key when you're in this business is empathy, where you truly want to help someone succeed.

First, tell us a little bit about Dahms Wealth Management Group.

Dahms Wealth Management Group manages ~$450 million in assets and is a team comprised of investment professionals. We help clients with their financial objectives. We work with National Bank Financial—Wealth Management, Inc., which is the fifth leading investment dealer in Canada with approximately $104 billion in assets under management and nearly 1,000 investment advisors in more than 100 offices across Canada who serve over 400,000 clients.

What are your primary responsibilities within the group?

I oversee the management of ~$450 million in assets and lead a team of investment experts. More specifically, my role, and the role of my team, is to help our clients with their financial goals, while considering their unique lifestyles and risk tolerance.

How is your approach unique from other wealth management groups?

We have a simple philosophy that guides us: "It's all about you." Our approach to asset allocation and diversified investing is a holistic one. This helps us to identify opportunities and weather unpredictably within the market. We devote time and energy to getting to know each of our clients: where they are now and where they want to be. Then we build a specific wealth management program just for them.

For many, we guide their investment choices in conjunction with personalized retirement planning, estate planning, and insurance through our in-house estate and insurance advisors. For those who prefer a more hands-off approach, we offer discretionary portfolio management services through National's Ambassador programs.

Other than your approach, what sets Dahms Wealth Management apart from others?

First, we consider how the overall economy, global affairs, and local events affect the stock and bond markets. We devote a significant portion of every day to researching and understanding these events, and then make recommendations geared toward helping our clients meet their specific objectives.

Second, beyond guiding their wealth management strategies, we are committed to being available to our clients, to counsel them and pinpoint opportunities. We're always just a phone call away.

Third, we have private banking services for our affluent clients, more like a concierge handling daily needs in pretty much every aspect, including daily banking and credit.

Tell us about your path from financial advisor to leader of a wealth management group that bears your name.

December 2019 marked 26 years in the financial services industry. At 22—and six interviews later—I started at The Woodman Financial Group. I'm pretty sure they hired me just to stop my phone calls. Now at 48, there aren't many with the experience that I can provide to our clients to help guide them through not only the different market cycles but through the many stages of life. One of the reasons I moved into a full-service brokerage business was I found early on that when you get fully licensed, you're able to take the time

> Jeremy was awarded "Investment Advisor of the Year" for the Alberta and the Okanagan Region in 2018 and 2014 and was nominated for the award in 2015, 2016, and 2017. He was also one of only four advisors across Canada nominated as the "Investment Advisor of the Year" in 2018 for National Bank Financial.

to see what someone needs and take into account their specific objectives and goals—very different from pushing or only offering a product.

What traits are vital to the success of a financial advisor, in general, and your team, in particular?

Being intelligent about investing is not the only skill required. I've found that to help someone, you have to actually know what they're looking for and what they need to achieve their goals. You also must know what wealth management means to your client, whether it's managing cash flow, volatility and risk, building a nest egg for retirement, or estate planning for heirs.

As a group, the only reason we can do what we do for our clients is because we have a wonderful team that helps handle all facets of the business. Although it is top-down direction, I have incredibly smart and talented people working for me. Adhering to our core values and working together keeps us cohesive and efficient, and we're continuously improving our skills to ensure we're always able to help our clients meet their goals. There is no complacency here.

NATIONAL BANK FINANCIAL
WEALTH MANAGEMENT

2018 Awards of Excellence
Investment Advisor of the Year
Alberta & Okanagan

DAHMS | WEALTH MANAGEMENT GROUP

2014 Awards of Excellence
Investment Advisor of the Year
Alberta & Okanagan

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Darren Alexander

2019 marked 30 years of investment industry experience for Darren Alexander, a trusted senior investment advisor for Manulife Securities Incorporated located in South Surrey/White Rock, British Columbia. Darren has previously worked in the bank, trust, and credit union sectors of the wealth management industry. With that kind of experience behind him, Darren is able to apply a wealth of knowledge to a variety of client situations. Having advised both the mass market as well as high-net-worth families, the experience is invaluable. Recently, we had the opportunity to meet with Darren and to ask him to share what he has learned after three decades in the wealth management industry.

What do you do at Manulife Securities Incorporated?

My official title is senior investment advisor under Manulife Securities Incorporated. I have all securities products available such as stocks, bonds, mutual funds, ETFs, etc. I also hold the certified financial planner (CFP) designation and I am a life insurance agent. Essentially, I wear an all-encompassing financial advisory cloak. Overall, it's a multi-faceted advisory practice.

What do you think is the most important aspect of your job?

The most important aspect of my job is knowing my clients and being there for them so that they can depend on me and trust me. Above all else, my recommendations are always 100% based upon the needs of my clients. This is the number one principle in the industry – investment suitability in relation to a client's risk tolerance.

How did you get into the field of finance?

I liked working with figures and learning about finance when I was in school. I grew up in Cape Town, South Africa, and was there until I was 16 years old. Then, I relocated to the United Kingdom and attended college in Nottingham. I moved to Canada in July 1989 because I had visited my parents here in 1988 and felt it was a great place to be with a lot of opportunity. Initially, I was going to go to university on a soccer scholarship, but my grades came through after the university year had started (back in the era of no e-mail or internet). Fortunately, I met someone who lived in the same building as me and worked at Royal Trust. Because I had done economics and accounting at college, this was a great fit and helped to begin my career path in the industry

Tell us a bit about your previous positions. Did your career begin with Royal Trust?

Yes, I started with Royal Trust in 1989 as a self-directed retirement savings plan (RSP) administrator. I was only twenty years old at the time and straight out of college I went on to earn my mutual funds license and secured a position at Montreal Trust as a licensed account manager on the mutual fund side. Four years later, I joined BMO Private Client Group in an investment sales and advisory role. I worked with that group for 7 years covering a wide territory before accepting an offer with RBC Financial

What sets me apart from other advisors is that I have extensive and diverse advisory experience that I am able to draw upon when recommending the best solutions for my clients' individual needs.

Planning in a financial planning and advisory role with a book of clients. After 18 months, it was clear that RBC wanted us to do more lending than previously stated, so I moved to Vancity Savings Credit Union as a wealth planner and five years later, I moved over to the securities side, in the same Vancity branch. So, my background is essentially made up of two trust companies, two banks, and a credit union.

What brought you to Manulife Securities Incorporated?

I decided to venture out on my own five years ago. I was doing well on the securities side at Vancity and had no intention of leaving. However, we had some management changes and it was clear that our division was heading in a direction which I felt was not in line with my aspirations. Along came David Gradidge, a fellow local advisor with Manulife Securities. He was expanding his office, and after we talked, I knew it was the time to transition. David's vast experience and knowledge, combined with the incredibly strong Manulife brand, would provide me with the perfect opportunity to own an independent wealth management practice. I believed my clients would reap the benefits of working with an independent advisor and business owner and that is undoubtedly what has happened since the move.

So, you have your own company in addition to working for Manulife Securities? Explain how that works.

Manulife Financial is a comprised of three firms: Manulife Securities Incorporated is a securities dealer. Manulife Investments is a mutual fund dealer, and Manulife Securities Insurance Inc. is a life insurance agency. Manulife Securities have a network of more than 1,200 independent advisors across Canada.

AlexanderWealth & Associates Advisory Group is my trade name. We have a "loose team" because Dave and I are not an official partnership. However, we work together in the same office along with our administrative assistant, Karina Armagno, and marketing assistant, Cathy Palmer. It has always been my belief that if you surround yourself with good people you can only succeed and that is certainly the case in our office.

What specialties to you like to focus on?

I focus on planning for the different phases of life my clients go through. Whether it is investment management, retirement planning, or insurance and estate planning, I find purpose in helping them navigate through these stages financially. Of course, experience makes a big difference when discussing these things with clients and their families.

What would you say sets you apart from other financial advisors? What makes you unique?

I am a people person, so experience and trust are important to me. Most people can sense quickly that I am genuine, so I tend to earn their trust quickly. In terms of uniqueness within the industry, clients want to hear my opinion about where I see things going and what I think they should do. I am not afraid to give them assertive advice when needed even if they disagree with it. What sets me apart from other advisors is that I have extensive and diverse advisory experience that I am able to draw upon when recommending the best solutions for my clients' individual needs. This is "where experience makes a difference," which is also my motto.

Investment teams can get too big as advisors' practices grow at all costs. When clients are working with me as their advisor, they are always speaking directly with the owner of the company, rather than a junior member of a bigger team.That is important as it is what they signed up for.

Manulife Securities

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ANTHONY JOHNSON

Q & A

Tell us about your company, Delve Risk.

Delve Risk is a cyber security advisory company. We focus on two primary areas. First, we provide guidance and engagement to executives who don't know a lot about cyber and/or who don't have the budget or need to hire a dedicated CISO or mega consulting practice. We provide executive-level technology advisory, consulting services and strategic analysis with an emphasis on cybersecurity and risk. Basically, we take the talent and expertise behind +$100 million budgets and provide that to companies via an on-demand retainer model.

What is your role with the company?

I'm a managing partner. I founded the company last summer, after working in cybersecurity and C-suite roles within major institutions for more than 20 years. I wanted to help clients gain access to the same level of expertise available to big corporations at rates that they could afford. Initially, we thought we'd just be focusing on financial companies, but we found that businesses across all sectors have appreciated the value of our services and our model. We price it aggressively in a retainer model as opposed to large statements of work. This ensures the expertise and guidance are affordable and accessible when needed.

The types of companies that I work with don't fit into a specific profile. I have helped numerous clients spanning various fields, including a lot of venture capital groups and private equity firms. I help them develop their cybersecurity strategy, and particularly working with their portfolio companies, to make sure they have a meaningful client acquisition strategy. I also help curate executive level relationships as part of this.

> We also specialize in helping technology companies sell to enterprises at a senior executive level. We strengthen their product messaging, provide pre-sales support, business intelligence, and reduce their sales motion cycle time.

What makes Delve Risk unique from other finance cybersecurity companies?

First, our depth of experience. We bring a tremendous amount of experience and deep networks to build our unique model. Second, we've worked with a lot of tech organizations, and we have very specialized expertise in this area really to help clients think through the most innovative and best ways to win. It's one thing to hire any virtual CISO; it's another to have CISO's that have led some of the largest banks in the world.

Third, we have a unique approach. Although we have some brilliant tech minds on our team, our goal is not to compete on expertise; there are a lot of smart people in the world. We view our role as, really, trusted agents to our clients, and we have tremendous relationships with technologists at organizations across various verticals. We focus on giving sound, measured guidance with a trust-based model, which is very impactful. In fact, we actually walked away from our first deal because it

was more of a transactional deal as opposed to trust model, which wasn't how we wanted to do business.

Tell us a little bit about your background.

I was always interested in business and technology. I got my bachelor's in computer information systems from Regis University and my MBA at Indiana University. Before that though; I was an enlisted Airman in the US Air Force and was blessed to be launched right into a career in cybersecurity. I have a number of industry certifications and I have worked in some of the most complicated cyber environments in the world. One of them being the Corporate Investment Bank at JP Morgan, where I was a senior Managing Director, and the Global Chief Information Security Officer. I helped the organization make sure they were meeting all regulatory compliance and security requirements as well as engaging with the clients to help them with their strategies. I spent a tremendous amount of time working with, educating, and helping board members at some of the largest companies in the world understand cyber.

What are some of the most important lessons you learned during your career?

One of the most important things I have learned is that cybersecurity isn't necessarily about technology but rather how the business engages with technology, and making the right risk trade-offs. I try to look at situations not just from a cyber approach, but from the perspective of what it means in the context of business. This is a real differentiator. This is the core of Delve Risk's business and service model. We understand that Cyber is another aspect of risk that has to work within the business context of each organization.

Can you share some of the charitable organizations you're involved with?

Diversity and inclusion are two things that I have been largely focused on for a long time. I'm on the board of Year Up's National Capital Region. Year Up is a nonprofit focused on disadvantaged youth, helping to propel them into a true career. It's an amazing organization and something that I'm really proud to be a part of!

> Most companies compete on price, and then race to the bottom. However, we focus on trust and on building and maintaining genuine relationships with our clients; by providing great service.

DELVERISK
decisions: evolved

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Oliver Pulley

Founder
& Managing Partner

> "The company's goal is to build a bridge between the United States and Europe so that U.S. companies have access to European investors and markets and vice versa."

After 30 years in international finance, **Oliver Pulley** is still inspired by his work. Although he admits that the job has its challenges, he is motivated by the new people he meets and the exciting ideas and visions he is given the opportunity to explore. As the founder and managing partner of Swissstone Investments, based in Germany and Switzerland, Oliver specializes in venture capital, private equity, real estate, marketing, and sales.

Oliver first attended New York University, where he earned a Bachelor of Science degree and then went on to attend Cornell University, where he graduated with a degree in business administration and banking. He began his career at BHF-Bank at Frankfurt, a top-tier, private German Bank, where he focused on ultra-high net-worth clientele. Oliver later worked in real estate development and eventually became CEO of one of the largest private equity firms in New York City.

Founded on November 12, 2009, Oliver's most recent company, Swissstone Investments (SSI), is a private equity/venture capital advisory firm. Oliver explains, "The company's goal is to build a bridge between the United States and Europe so that U.S. companies have access to European investors and markets and vice versa." Although the company is only 10 years old, they have already acquired 85,000 clients from around the world. Oliver credits their success to people recognizing that in order to obtain investors, they need exposure in different markets, especially those between Europe and America.

In order to help bridge the gap between the two countries, SSI hosts several different events in America. These events usually involve Oliver bringing start-up companies from Europe and pitching them to the investors in the audience. He also does the same for Americans by bringing U.S. companies into Europe and pitching for them. Oliver explains, "One type of event we do is what I call an *investment dinner road show.* These are dinners that may be held in only 10 cities around Europe, for example. Each dinner will include approximately 30 guests, and business owners will be given the opportunity to show investors what they have to offer. These events have proven to be valuable to all who attend.

Oliver and SSI also utilized these events to meet with major companies from California, Moscow, and Switzerland regarding cryptocurrency (or crypto). In fact, they saved the Initial Coin Offering (ICO). ICO to Initial Public Offering (IPO) was a strong battle at the time because it involved a large conversion. Therefore, Oliver's company did a lot of work to establish the market both in America and in Europe by using the exact same dinner road show tool with these clients and investors. The Russians wanted to go to the Western world, and Oliver helped bridge that gap by helping to educate people on what they were talking about. Prior to Oliver's involvement, the only place people knew about cryptography

or cryptocurrency was in Switzerland, which ultimately became the new crypto "capital" of the world.

According to Oliver, another large part of SSI's success, as well as his own, is knowing and understanding what works well in both Europe and America. After living and studying in Germany and in America, Oliver testifies from first-hand experience: "German is difficult to learn, not only the language but also the legal stuff – how to pitch a product within the European Union. So, even a lot of big banks and companies have trouble getting into these markets. Then vice versa." For example, Oliver says that he has had friends who were clients of sizeable companies attempt to pitch in America, but they failed terribly because they didn't know how to cater to American markets.

In order to help his friends as well as others who fear they may fail when pitching to American markets, Oliver became a "pitch doctor," which means that clients come to him with a pitch so he can edit it. He provides further training by helping clients to cut the pitch down, build it up, or improve it in some other way. Even those who are proficient in English often struggle with conveying their meaning within the time frame. In these cases, he offers to pitch for the clients, which many ask him to do. This is a large part of his duty, whether it takes place in Europe or in New York. He loves helping people and says that he will always try to make time for these pitches.

> We not only provide venture capital, but we also provide private equity, a lot of know-how, and valuable contacts.

Today, SSI is focusing more on Dubai and Montenegro with real estate investments. The company already has projects lined up there, and they have established strong relationships within the United Arab Emirates (UAE). Oliver says that they are now well connected in the Arabic-speaking community and have three real estate projects coming up. The projects are all private residentials or resort communities. Some are high-rise buildings with lots of apartments, while others are golf course villas and houses. In fact, Oliver was recently in Montenegro, which he calls "the next Monaco." He reports that people are investing hundreds of millions of dollars there. Even the super expensive hotel chain, the one and only 'Mirage' will open their first European hotel in Portonovi, investing more than $650M in it.

However, Montenegro isn't the first innovative area in which SSI has invested. In 2011, when no one was even talking about electromobility, the founder of Jetflyer approached Oliver and showed him a picture of his four-wheeled e-vehicle. He talked with him and shared that he wanted to bring the prototype to market but didn't have the money to do so. While the traditional banks doubted the investment opportunity, Oliver listened and recognized

the value of the product. It was also Oliver who found investors so that the ecologically friendly vehicle could be produced and offered as a new solution for urban mobility.

There are many more venture capital success stories like Jetflyer. For example, SSI was also responsible for the digital restartup of one the biggest digital gaming systems in the world. In fact, SSI finances innovations in all sectors: biotechnology, telecommunications, mechanical engineering, and many others. They analyze and recognize the opportunities of young companies and guide them throughout the entire process. For instance, SSI often prepares market access for these companies and continues to support them when entering the market. Oliver notes, "We not only provide venture capital, but we also provide private equity, a lot of know-how, and valuable contacts." Consequently, if American entrepreneurs have companies they would like to bring into Europe, Oliver's goal is to make them aware that they can count on Swissstone Investments for reliable advisory services.

SWISS STONE INVESTMENTS

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Q&A with Kim Lisa Taylor

We recently had the pleasure of meeting with Kim Lisa Taylor, the founding attorney of the nationwide corporate securities law firm, Syndication Attorneys, PLLC located in St. Augustine, Florida. In addition to her responsibilities as a licensed attorney, Kim is a highly regarded speaker, author, syndicator and entrepreneur. She shared with us the latest updates about her company, the offerings available on her website, and the release of her book: *How to Legally Raise Private Money; The Definitive Guide to Syndication and Raising Private Money for Real Estate and Small Business.*

Q: First, please begin by telling us about syndication. How do you explain it?

A: Syndication is basically people pooling resources together for a common purpose. For example, it could be to buy real estate, a new business, or anything else an individual may need to pool resources to obtain. In the context of what we're talking about, it is when someone has an idea that they would need to raise money to achieve. Their first step would be to consult with us so we could provide them with options for legally raising the money they need from private investors. Then they would hire our firm to draft the appropriate offering documents.

Q: Syndication Attorneys, PLLC is a corporate securities law firm. What are securities offerings?

A: Securities offerings may also be called "Private Placement Memorandums," "funding rounds" or "investment rounds." A securities offering is a way for businesses to legally raise money by selling securities in exchange for investor funds. Additionally, it provides the corporate structure that allows a business to share profits with investors and, at the same time, comply with applicable securities laws.

Q: How would you describe Syndication Attorneys?

A: Syndication Attorneys is a virtual law firm. We primarily practice under federal securities laws, so we can help clients nationwide. Our practice areas are corporate structures combined with securities compliance as our primary focus. Our mission is to help entrepreneurs create successful investment companies so they can achieve their business objectives while helping their investors achieve their own financial goals. We show our clients how to confidently and effectively raise money from private investors for their real estate investment businesses or

startup companies, but even more than that, we teach them how to leverage their time, become more efficient, and manage risks as their companies grow. If anyone would like more information on our company, I encourage them to please go to our website; www.SyndicationAttorneys.com.

> Our practice areas are corporate structures combined with securities compliance as our primary focus. Our mission is to help entrepreneurs create successful investment companies so they can achieve their business objectives while helping their investors achieve their own financial goals.

Q: What makes your company unique?

A: Other firms may draft securities offering documents for people who are raising money from private investors, but something that makes us unique is that we also have an affiliated web store called InvestorMarketingMaterials.com. We create professionally edited and designed marketing materials for the same people who are raising money for private investors. These materials are available through the webstore.

Additionally, we offer free educational opportunities. There is a lot of valuable information on our website (accessible through the Library tab), and we have ongoing teleseminars and monthly podcasts (often with guests) where we discuss topics that can help prospective clients gain confidence, knowledge and expertise in raising private money.

Q: What specific educational resources are available on the website?

A: Currently, we have approximately, 30 articles on different aspects of raising private money as well as a section of Frequently Asked Questions (FAQs). In addition, I frequently speak at live events around the country discussing the principles of syndication, and those are often shared. We also have a clients-only Facebook group where we do periodic live training seminars.

Q: To whom or to what would you attribute most of your knowledge in this field?

A: I have been an attorney since 2002 and have been practicing securities law since 2008. Throughout the years, I have been responsible for hundreds of securities offerings. When I first started doing this, I went to every training event I could find on syndication, and I read every book I could find, and I found a mentor. I also read the laws relating to it as well as articles written by others. I went to a lot of training events where I could learn the kinds of things my clients needed to raise money for, essentially learning what my clients were being taught about buying residential and commercial real estate, or creating startup businesses. I also did some of my own investing through group investments and created my own syndicate. So, I would attribute most of my knowledge to having the drive to pursue my training and research independently, which I continue to do today.

Q: How would you describe the staff at Syndication Attorneys?

A: Our staff includes highly experienced securities attorneys, paralegals, a law clerk, professional editors, and graphic designers. We all work closely together to collectively provide an excellent experience for our clients and adhere to the highest standards of quality control in the offering documents we create. We also have relationships with other professionals who can provide the types of services our clients need to help them grow their businesses.

Q: What can we expect from your new book *How to Legally Raise Private Money*?

A: The book provides the step-by-step process of setting up and running (or investing in) a pooled investment structure. It has gotten great reviews, and people say it really helps them understand the process of organizing and conducting a securities offering as well as their legal obligations under securities laws. The book is available on Amazon in soft cover or Kindle versions; and a *free* digital flip book is available at InvestorMarketingMaterials.com. The Audible version is coming soon.

> We show our clients how to confidently and effectively raise money from private investors for their real estate investment businesses or startup companies, but even more than that, we teach them how to leverage their time, become more efficient, and manage risks as their companies grow.

Syndication Attorneys PLLC

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Travis Forman

We recently had the pleasure of speaking with Travis Forman, a partner and senior vice president of Harbourfront Wealth Management and head of Strategic Private Wealth, one of Harbourfront's fastest growing wealth management practices in Canada.

In addition to his responsibilities in strategic private wealth counsel, Travis is also instrumental as the portfolio manager of two mutual funds. He manages the Rockridge Private Debt and Real Estate Pool, Canada's first retail multi-provider alternative investments portfolio solution, as well as the Forsyth Private Real Estate Portfolios. Both are under Willoughby Asset Management. While his primary focus is on alternative investments, Travis explains that what he is doing has never been done before.

Q&A

Tell us why you choose Harbourfront Wealth Management.

Unlike most of the large investment firms, Harbourfront's singular focus is on serving the best interests of our clients. We offer unbiased advice and work to prevent conflicts of interest between large company shareholders and management and between clients and financial advisors. For example, alternative investments have been around for decades and have been largely populated by endowment funds, pension plans, or institutions. However, they have never been bundled together for client retail because they are difficult to purchase. Fortunately, through the two funds I manage, clients are now able to get access to an institutional investment asset class. This has never been done before for the retail client.

Forsyth was launched in September 2019, and it brought $100 million by the end of the year quarter. In fact, both funds have achieved staggering growth from zero to $500 million in 23 months! Important to note is both funds have never seen a negative return.

To what do you attribute such rapid growth?

Although it may be surprising to some, the growth of the funds is not correlated to the stock market. It basically has to do with private loans that are heavily collateralized and heavily negotiated outside of the tier-1 financial system and private real estate.

Why are you using alternatives?

I use alternative investment strategies because I can reduce volatility of the portfolio without compromising returns. In fact, by using alternatives I can probably even increase them.

How do you reduce volatility?

Volatility of a stock is the amount a stock is likely to move away from the price at which it was traded at any given time. However, the asset classes themselves don't trade on the stock market, so they don't fluctuate daily.

What makes Strategic Private Wealth at Harbourfront unique?

Definitely my expertise in alternative investments sets us apart from other companies, and so does our focus on education. In fact, everything we do begins with education and the clients because we want them to feel comfortable with making informed decisions. Last year, I did 12 public education events for clients and prospects because I firmly believe that the faster we learn this information, the better we all will be.

We also have the right team. Currently, Strategic Private Wealth is a strong team of eight. On the team we have charter investment managers, certified financial planners, chartered investment analysts and the best infrastructure crew. We can scale without sacrificing the service experience, which is something we are proud of.

> We genuinely care about the well-being of our clients more than our bottom line, and many of our long-term customers have come to recognize this in our team. They trust us, and we're growing quickly because they want others to meet us. We are a 100% referral business, and our retention ration is incredibly high because of our clients.

HARBOURFRONT
WEALTH MANAGEMENT

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What would you like to share with us about your background?

I graduated from Simon Fraser University with a Bachelor of Arts degree focusing on economics and philosophy, and I have over 21 years of experience in finance. I have always been passionate about what I do, and I devoted a lot of time earning my fellow of the Canadian Securities Institute, certified financial planner, and certified investment manager designations because I believe continued education is essential for adapting to the ever-changing conditions in wealth management.

Tell us about the awards you recently won.

Last year, I was voted one of the Top 50 Advisors in Canada, and I was also a finalist for *Advisor of the Year: Alternative Investment's Finalist by Wealth Professional Magazine*. It felt great to be nominated and recognized. However, the most exciting reward was I became a new father.

What is your motto?

I firmly believe that we are changing people's lives at Strategic Private Wealth at Harbourfront Wealth Management. So, my motto is "If you meet with my team, we're going to improve your life." I'm confident on that.

A unique aspect of Harbourfront as a national firm is that our company is a non-bank owned firm; it is partner owned. This is because we believe clients are the priority- not the shareholder.

GEORGE O'LEARY

Chief Financial Officer

As a committed executive in the finance industry, **George O'Leary** is known for his ability to focus companies on their core business objectives in order to achieve their strategic, financial, and operational targets. According to some of his peers, George is successful not only because he maintains constant control over spending processes but also because he maximizes professional relationships within every company with which he works. Currently, George serves as a board member and as the chief financial officer of HealthLynked Corporation in Naples, Florida (OTCQB: HLYK). He also heads up the company's mergers and acquisitions and has raised over $6.5 million in equity. George is a financially trained senior executive specializing in innovative strategic problem-solving across functional and industry boundaries.

George joined HealthLynked in August 2014 and took the company public on the OTCQB in April 2017. The company trades under the symbol HLYK. HealthLynked improves healthcare for patient members and physician providers through a sophisticated patient care management system known as the HealthLynked Network, a cloud-based online platform that allows patients to enter their medical history (i.e. medications, allergies, past surgeries, and medical records) into one secure location. While patients are not charged to set up an account and to access the system, physician providers pay a monthly fee for the service as it increases their online visibility, retains current patients, recruits new patients, and improves office efficiency. The HealthLynked Network also makes it easy to keep every patient's medical information up-to-date and on track, despite the common complexities of healthcare such as multiple providers, insurance issues, or when a patient changes location.

HealthLynked is currently implementing an aggressive acquisition strategy that George heads, pursuant to which the company plans to significantly increase its revenues and profitability and uplist to NASDAQ within the next twelve months. HealthLynked completed its first acquisition in April 2019 and announced its second in February 2020.

In addition to his responsibilities at HealthLynked Corp., George also offers his expertise to other companies. Due to his extensive knowledge and experience in finance, he provides board representation and executive level management consulting to both publicly traded companies and privately held businesses.

For instance, George is currently the vice-chairman of the board of Timios Holdings Corporation. Timios is a private escrow and title insurance company in Westlake Village, California. The company that "exists to revolutionize and to simplify the real estate transaction by placing the consumer in control" finished 2019 with $45 million in revenue and over $5 million in profit.

George is also a board member and financial consultant for Referrizer, LLC, a private marketing automation company in Miami, Florida that offers referral marketing, reputation management, retention, and loyalty programs, as well as website, email, and text messaging marketing to local businesses throughout the United States and globally. The company has grown from a start-up to $1.5 million in annual revenue over the last three years while bootstrapping its capital requirements.

> Most importantly, George is the founder and president of SKS Consulting of South Florida Corporation, located in West Palm Beach, Florida. He works with public and private companies providing board representation, financial and turn-around consulting, and executive-level management expertise.

He also assists in the implementation and execution of each company's strategic, financial, and operational plans. The company was named SKS Consulting of South Florida Corp. based upon his strong Irish family history and the name coming from the Gaelic translation of the sir name O'Leary as "Strong and Kings of the Sea-SKS."

George is often quoted “hard work and dedication go far in both business and life”.

Before starting his professional career, George attended Siena College in Loudonville, New York. While there, he studied accounting and was a member of the *Alpha Kappa Alpha Honor Society.* He later graduated *Magna Cum Laude* with a Bachelor of Business Administration degree.

Upon graduation, George got his start in the finance industry as a senior accountant with Peat, Marwick, Mitchell, & Company (now KPMG International Cooperative). In 1987, he moved on to accept a position as vice president of operations at Cablevision Industries in Liberty, New York. There, he ran the metropolitan markets in Long Beach and Los Angeles, California; and Philadelphia, Pennsylvania. In this role, George ran $125 million of business until the company was sold to Time Warner in 1996.

After leaving Cablevision Industries, George joined Communication Resources Incorporated (CRI), a cable television installation and collections company headquartered in Fort Lauderdale, Florida. During the time that George served as president and chief executive officer (1996-2000), the company’s annual revenues grew from $5 million to $40 million.

When George is not busy at work, he enjoys relaxing at his home in Lake Worth, Florida. Being with family is important both to him and to his wife, Barbara. They are the proud parents of three beautiful daughters, Kimberly, Alyssa, and Isabella so the time they spend together is always cherished.

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Q&A | Joel S Petersen
Managing Partner

How did Sound Legacy Wealth Advisors come to be?

The idea started a few years ago when my co-workers (now business partners) and I began talking at length about what we would like to do for our clients...what we felt they deserved. More investment and banking options, better technology, a return to a truly bespoke but modern client experience. Despite our own personal best efforts, we felt clients were not being appreciated and valued. They seemed to be just a line item on somebody's forecast.

After considering a number of options, we felt our best path to delivering that quintessential client experience was to build it ourselves... with the help of great infrastructure and technology partners. It really was a natural evolution in our continuing commitment to best serve our clients.

Tell us about the company.

Sound Legacy Wealth Advisors is an independent wealth management firm offering comprehensive financial planning, asset management, and concierge private banking services to high-net-worth and ultra-high-net-worth individuals and families. Our mission is to preserve and manage the wealth and legacies of the clients we serve. This enables our clients to stay focused on what matters most: driving purpose for themselves, their families, and their broader communities. The result is an authentic engagement that is focused on helping clients meet their financial goals while achieving a sound legacy.

Although we're not a private bank, we provide a private bank experience. It is the detailed planning, the family office and concierge banking services experience. Our goal is to handle all things financial on our clients' behalf and act as their advocate in helping them find the best financial solutions.

Why did you name the company Sound Legacy?

The entire Sound Legacy team has long family histories in the Northwest and the Puget Sound region, as do so many of our clients. The team is very proud to be from here and tightly connected to the local community. And as you know, it's an area known for independence and innovation—Starbucks, Paccar, Amazon, Microsoft, etc. With our clients, we have seen that sense of independence and innovation reflected in a deep desire to leave a mark on their families and this community. As we thought about our firm's mission, the name came so naturally. I think our motto says it all: "Helping you build a sound legacy."

Tell us about more about yourself and your partners.

Sound Legacy is new, but between the four partners, we have over 75 years of experience in investing and in the financial services and private banking industries.

I've been advising high-net-worth and ultra-high-net-worth individuals and families for over 16 years and am a multi-year, *Five-Star Wealth Advisor.* But to go back a bit, my focus in college was finance, though my entrepreneurial spirit quickly drew me into the tech space where I spent 20+ years as an entrepreneur. I spent much of my time with startups in roles helping to drive strategy and growth. I've been a business owner, ridden through a few IPOs, and have the smiles and scars to prove it.

At my core, I love problem solving and that is what most of our clients need. With wealth comes complexity. So whether it is helping with pre-transaction planning for the sale of a business or real estate, thinking through various strategies for multi-generational wealth transfer, or contemplating long term philanthropic plans, I love digging in to it all.

The Sound Legacy team is rounded out by my amazing partners! Tera Probst has been in the private banking industry for over 23 years and is a time-tested portfolio manager with over 20 years' experience in the markets. Christine Trostle has worked in private banking for 25 years and is

Our mission is to preserve and manage the wealth and legacies of the clients we serve. This enables our clients to stay focused on what matters most: driving purpose for themselves, their families, and their broader communities.

our credit and banking guru. Brendan Sullivan, our operations expert, has worked for Charles Schwab, High Tower Advisors, and driven operations for a $1.5 billion RIA.

What makes Sound Legacy unique from other wealth advisory firms?

The Sound Legacy team deeply believes we have an obligation beyond the financial advice we provide. We cherish the close relationships with each client and their family and that leads to highly personalized approaches to solving for financial challenges – including facilitating difficult conversations across generations to discuss financial awareness or legacy planning. Yes, we have great expertise and empowering technology...but our difference is in how we nurture relationships with clients to create and carry out thoughtful and prudent, life-long wealth management plans.

What do you see for Sound Legacy's future?

We see relatively rapid growth not only in assets, but in the team. We are already seeing the need for additional people as our client base grows. Our former clients continue to reach out to us, as do previous potential clients who prefer a more personal experience that only a boutique firm can offer. Our direction is to continue to service our clients with an extremely high level of engagement and provide them with family office services.

Can you share some of your charitable work?

I believe each of us has a duty to give back to the community so I am very active with local non-profits. For the past 9 years I have served on the board of trustees at the Bellevue Arts Museum, and was former president for three of those years. I am also on the board of Cornish College for the Arts. I'm the incoming president of my Rotary Club, and I sit on the advisory board at Western Washington University College of Business and Economics. Yes, my calendar is very full but whether it is my work with clients or my volunteering, I thrive on making an impact.

Advisory Services offered through Sound Legacy Wealth Advisors, LLC, a Registered Investment Advisor with the SEC.

SOUND LEGACY
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Ruvin Levavi

Founder & Principal

With his background as an estate planning attorney, a decade as a financial advisor, and hailing from a family with 40 years in the financial services industry, Ruvin Levavi has been immersed in the financial and estate planning world. From the outset his mission has been to help clients reach their personal financial goals while creating generational wealth. In Ruvin's view, the financial industry had evolved to meet the bottom-line goals of advisors and their firms rather than those of their clients. As the founder and principal of Power Forward Group, Ruvin set out to build a financial and estate planning practice focused firmly on helping his clients identify and achieve their goals.

"Success begins with a plan; the returns will follow." Graduating from Fordham University School of Law, Ruvin understood the importance of having a plan when it came to his client's estates and realized the same model needed to be extended to their financial goals. No self-respecting attorney would draft a will or a trust without a comprehensive estate plan, financial advisors must be held to the same standard. According to Ruvin, investing without a plan is akin to picking stocks out of a hat. In Ruvin's view, the financial services industry is a tale of two extremes: It's an archaic system of Agents who model their practice on selling financial products, or self-titled "Wealth Managers" only helping clients who meet a specific minimum net worth threshold. Clients are targeted by what they have rather than who they are. Power Forward Group was designed to "disrupt the paradigm."

Having graduated from Law-School in 2009, overwhelmed with student debt during a generational recession, Ruvin personally experienced a financial services world ill-equipped for clients like him. Optimistically viewing himself as an undervalued asset with a negative net-worth – not exactly the type of client meeting the minimums for traditional wealth managers - Ruvin set out to serve clients with similar challenges. Creating Power Forward Group as an independent practice allowed Ruvin to alter the traditional model. At PFG their goal is to "help our clients invest in their personal financial success while we invest in them". As value investors, PFG aims to begin working with clients as early as possible. They cultivate smart, talented clients with the hunger and vision to grow. The firm's motto: The faster you grow, the faster we grow.

The Power Forward Group team has been expanding rapidly. The growth is based on a two-pronged approach. PFG's continued embrace of fintech allows the team to provide increased real time coaching and support to their clients. According to Ruvin this trend will accelerate as Power Forward Group leverages technology powered by advisors. Their advisor-centric model is just as important to continued growth. Adding advisors who are passionate about the markets in which they advise has organically created amazing networks. The group's advisors naturally become thought leaders and experts in their specific markets. This approach has allowed Power Forward Group to specifically tailor their planning process in collaboration with their clients. The success is evident in their work with attorneys, dentists, and the EmpowHer community. According to Ruvin, "we work with extremely bright clients, our collaborative planning process is not designed to create financial plans and portfolios for our clients but rather with them.

"we work with extremely bright clients, our collaborative planning process is not designed to create financial plans and portfolios for our clients but rather with them.

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Mikaela Scanlon
Managing Director

Mikaela Scanlon, Power Forward Group's managing director, began her career in financial advisory after graduating from the Stillman School of Business at Seton Hall University with a triple major in finance, management, and marketing.

Always striving to do more, Mikaela has blended her multi-faceted skillset to support her clients and help PFG's team of advisors grow. Mikaela realized quickly that most advisors only wanted to work with people who already had accumulated a lot of assets, rather than those getting started building their wealth.

Seeing the need for financial advice for people at all stages of their lives and careers, Mikaela began her own blog and website providing education for the people she felt needed it the most; women and young professionals.

Joining Power Forward Group has allowed Mikaela to enhance the firm's experience by combining her management and marketing expertise with her background in finance. As managing director, Mikaela is responsible for the daily operations of the team as well as providing the highest quality of service for all of the clients they work with. Her primary goal is changing the way people view financial advisors and finance in general.

Mikaela has found that many of her peers are uncomfortable speaking about their finances. This silence can hinder them from reaching their financial dreams. As a millennial herself, she sees the need for people of all ages to learn from each other and be open about the challenges they face.

One way in which she encourages the conversation is through organizing and hosting events like Empow{Her} Happy Hours and Wine & Wealth programs. These events have created a community of women empowered to share their own 'money story'. These communities provide its members belonging and confidence to live their best life. The shared experience helps fabulous women better take control of their finances while having a great time together.

Aside from the in-person events Mikaela organizes for PFG, she also aids all of the advisors on the team with their digital presence. The aim is to allow all clients access to the team and to information pertinent to them whenever they need it.

Mikaela maintains an active blog for PFG as well as all social media accounts. Reinforcing Power Forward Group's commitment to "technology powered by advisors", all of their clients have their accounts linked in one place on their app and web portal. In real time, people are able to see how they are tracking toward their goals and also have all of their important estate documents in a secure vault.

Power Forward Group is headquartered in New York City and works with clients and advisors across the country.

As managing director, Mikaela is responsible for the daily operations of the team as well as providing the highest quality of service for all of the clients they work with. Her primary goal is changing the way people view financial advisors and finance in general.

PowerForward GROUP
FINANCIAL ADVISORS & ESTATE SOLUTIONS

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Roger V. Coleman

CEO & Founder

Roger Coleman is the CEO of Coleman Group Partners, LLC, where he leads deal-sourcing and evaluation of mid-to-late stage, private equity investment opportunities and facilitates comprehensive industry and company market analyses and valuations to determine return on investment and potential risks. Prior to his current role as CEO, Roger was a managing director for Morgan Stanley from 1989 until 2016. Currently, Roger is the President and Chief Strategy Officer, and co-founder of Disaster Technologies Inc. www.disastertech.com.

On October 16th, 2019, Barron's elected Roger into the *Hall of Fame for Financial Advisors*. This exclusive grouping of top executives exemplifies Roger's professional and personal acumen as it is the highest honor in the financial services industry to be named to the *Barron's Hall of Fame*.

While at Morgan Stanley and its predecessor firms, Roger's expertise resulted in his management of more than $26 billion. With demonstrated achievement in identifying and securing new business, implementing large-scale corporate services assignments, and developing a successful high-net-worth asset management practice, Roger has proven himself an expert in relationship management, raising assets, financial modeling, valuation, and analysis for various investment opportunities and for supporting clients in meeting their financial goals.

> Roger maintained leadership over 100 Fortune 500 clients through a comprehensive suite of corporate services and products, including global equity stock plan administration, trading, asset managements, and financial analysis.

Roger maintained leadership over 100 *Fortune 500* clients through a comprehensive suite of corporate services and products, including global equity stock plan administration, trading, asset managements, and financial analysis. He hired, coached, and grew a core team of experts and a national network of advisors, and established a robust client network of c-suite stakeholders to identify new service opportunities. Roger has also managed over 300 professionals ranging from financial advisors, implementation specialists, RFP/RFI specialists, administrators, and information technology personnel and has a well-documented record of relationship management, financial modeling, valuation, and analysis.

In his current role as CEO at Coleman Group partners, Rogers has collaborated on, sourced, evaluated, and invested in dozens of mid-to-late stage private equity deals. Most recently, he used his vast skill sets to be the angel investor in a public benefit company called Disaster Technologies Inc. In this venture capital role, Roger is also the chief strategy officer and a voting board member.

After graduating from Marist College School of Management with a BS in business administration and international global studies, Roger subsequently began a long, multi-faceted career on Wall Street. During that time, he founded a new division in the financial services industry, corporate services, which deals with the administration and trading of corporate equity plans. Therefore, many consider him the father of the global equity administration, which is now a multibillion-dollar industry.

Outside of his presence as a business executive, Roger is also known for his impact and philanthropy in serving the community. He has been associated with the Plandome Fire Department since 1994, having served as the fire chief between 2005 and 2007, and remains a lifetime member. Roger is also a founding chairman, board member, mentor, and advisor for Tuesday's Children which was founded to promote long-term healing in all those directly impacted by the events of Tuesday, September 11, 2001. Our mission today is to keep the promise to those children and families while serving and supporting communities affected by acts of terror worldwide. His charitable spirit extends to many other important causes including Tisch MS Research Center, Plan International, The Children's Aid Society, and the renovation and completion of a 14 acre multi use park and athletic facility named Manhasset Valley Park.

Coleman Group Partners

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BRITT DOYLE

> "From a professional standpoint, now it's a matter of working on something with a purpose," he explains. Britt is doing just that with Relevant Brands Holdings—reinventing and transforming brands—and in doing so, he's bringing value to the families that invest alongside the firm by helping them to build wealth investing in something with a history.

Britt Doyle is a partner at Relevant Brands Holdings, LLC, a private equity and brand management group focused on the sport, fashion, and lifestyle industries. With three decades of financial investment experience, he takes his work seriously, but personally. "My favorite part of what we do is building relationships with families and the brands we invest in," he shares.

As a hands-on leader with an MBA from USC, Britt works closely with the firm's clients. "It's a collaborative process—that's the most fun for me," he explains. "Once you understand what a particular group of investors is looking for, it's easier to find common ground on a particular project we're working on. Family offices have the opportunity to put money into something with the possibility of outsized returns because we feel we have more control of the outcome than a portfolio of public company stocks. Clients are looking for something that may diversify them, but maybe in an industry they understand already from making their own money in something similar."

Britt's current focus lies in the recent acquisition of the Robert Talbott clothing brand. "We are re-launching the brand with some really talented people in the fall of 2020," Britt explains. The firm is also focused on reinventing or master licensing of other mismanaged or orphaned brands within the athleisure and sports oriented apparel sector. In fact, the group recently acquired the master license agreement with the Armasuisse (the Swiss governing body overseeing all Swiss military activity) for all of the Swiss military brands, and will be launching several "Swiss-made" products in the next year. Transformation and reinvention—two elements that led Britt through devastating personal struggles and that drove him to join Relevant Brands Holdings in 2019. In 2008, in the midst of a two decade-long career managing money for wealthy clients as senior vice president of investments at Citi Family Office, his world started to shift. "It wasn't satisfying for me anymore. I knew I wanted to do something different. I took the market twists and turns very personally, so it was hard for me," he explains. I wanted to build something for myself, and for my family that had longevity and purpose.

At the same time, Britt was enduring a personal crisis as his former wife struggled with substance abuse issues. "In 2008, all aspects of my life were falling apart—work and personal. This led me to focus on my family and my four kids, and find a mix of what I wanted to do and what I am good at, which is understanding complex alternative investment transactions, in the private equity space," he shares.

After reestablishing himself and his kids in a new home, Britt began building meaningful relationships in the family office space, especially investments that had an impact. "I could actually tell my kids it was something we could care about as a family and work on together. I wanted to make a difference, not only as a family, but in the things I personally cared about," he explains. They started working as a family with Shatterproof, a New York-based organization attacking the opioid epidemic.

"From a professional standpoint, now it's a matter of working on something with a purpose," he explains. Britt is doing just that with Relevant Brands Holdings—reinventing and transforming brands—and in doing so, he's bringing value to the families that invest alongside the firm by helping them to build wealth investing in something with a history.

Britt serves on the the Alcohol and Other Drug Advisory Committee to the Board of Supervisors in Marin County, focusing on providing drug and alcohol information to middle-class families in the area, and he is an ambassador for Shatterproof. He has spoken at the CDC and at other events, sharing his family's experience, and he and his kids were involved in the *HBO* documentary, *Warning: This Drug May Kill You*. He's also written a book on the subject: *Sedated: The Secret That Everyone Knew,* but his greatest joy is watching his four kids thrive, each involved in adressing the opioid epidemic in some way.

RB RELEVANT BRANDS

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CYNTHIA EKBERG TSAI

CEO, Healthquest

"Some of the initial investments we made in 1995 are still in the marketplace, and I've worked with many of these founders for 25 years,"

As CEO of Healthquest, a global biotechnology and medical technologies advisory firm, Cynthia Ekberg Tsai specializes in providing strategic introductions and advice to rising executives. She believes the best business ideas, strategies, and relationships develop in great settings. As a former New Yorker with two decades of experience as a Wall Street executive and a degree in psychology, she is an authority on the ways in which the work setting can focus, nurture or stifle innovative thinking and strategic ideas. "Think of having a personal GPS guiding you to the destination," she explains.

Now based in Montana, Cynthia opens the doors of her Whisper Ranch, in Wolf Creek, Montana, where she works with her clients to achieve their goals in a setting that stimulates new thinking and new business alliances. "After working and living in New York and Washington, D.C., I had come to realize that the environment in which you work with teams and leadership really does matter. One of the keys to success is building relationships. Wolf Creek, Montana, is an ideal place to work and exchange ideas with guests from all over the world," she shares.

Cynthia launched Healthquest in 1995, when she began working with and investing in a number of early-stage technology companies originating from MIT. "Some of the initial investments we made in 1995 are still in the marketplace, and I've worked with many of these founders for 25 years," she explains. She continues to identify and work with extraordinary executives in the tech, biotechnology, therapeutic, AI, and data spaces.

Cynthia entered the finance industry in the 1980s, when there were few women on Wall Street. It was the early days of the cash-management account, an innovation which served as a major turning point for the industry, bringing investors into the marketplace in a much greater way. With the motto, "Nothing ever happens to girls who say no!" driving her, she excelled in roles as vice president for Kidder Peabody, CEO of Executive Action Sports and Entertainment, and president of Tana Systems. She forged a significant friendship with Bruno Cohen, chairman of the The Galien Foundation, which began with an email he sent to her by mistake. As a result, her introductions helped bring the Galien platform to the U.S. In recognition for many achievements, Tsai received the award as *Leading Woman Entrepreneur of the World.*

As a successful entrepreneur and a female pioneer on Wall Street, Cynthia knows intimately the pressures of leadership and appreciates its demands. "CEOs have huge responsibilities. It's important to respect their goals and what is driving them personally," she shares.

One unique principal that continues to govern Cynthia's career is the idea of allowing people to be authentic and to consider what they are really trying to achieve for themselves. It is with this philosophy that she helps her clients succeed, and in a setting that nurtures creative business thinking and allows individuals to thrive—The Whisper Ranch.

"Is it more interesting to sit in a room with a whiteboard or to be surrounded by natural beauty, which is more unique and stimulating? It's a different feeling when creating ideas and working through strategy," she shares. "It's a wonderful place to invite business guests to share their vision while we fly fish at Gates of the Mountains and we enjoy breakfast while overlooking the big horn sheep coming to Wolf Creek for a drink. At The Whisper Ranch, executives focus on the possible, and individual confidence runs strong, nurtured by rare access to a powerful network."

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JAMES DEMMERT

Founder and Managing Partner
Main Street Research

James Demmert is equal parts investment expert, philanthropist, and advocate for the greater good. As Marin County's *Citizen of the Year*, an award-winning author, and founder and managing partner of Main Street Research, a boutique wealth management firm selected as one of the 2019 *Top 300 Registered Investment Advisors* by the *Financial Times*, his passion for industry and community is manifest in a company that embodies his commitment to both. "I strongly believe that it is better to have a prosperous society than to have a struggling one," he shares.

With a degree from Harvard University, James began his career 35 years ago, managing money for institutional and individual investors. After eight years of serving clients as a specialist in all aspects of investment management, including equity and fixed income research, trading and portfolio management, with particular expertise in macroeconomic research and risk management, he realized that his passion lay where he could help make a real difference. "I enjoyed managing money for institutional investors, but what I loved was managing money for families because it was more satisfying. I want to make sure money lasts people for their entire lives, and for foundations, lasts for generations," he explains. "This desire drove me to expand into wealth management, evolving from investment to a more holistic approach."

"I want to make sure money lasts people for their entire lives, and for foundations, lasts for generations."

In 1993, James launched California-based Main Street Research to serve exactly these clients. The firm specializes in managing money for wealthy families and foundations with an approach that focuses heavily on research and risk management to both build and protect the wealth of their clients. As a registered investment advisor of $1.1 billion across 500 relationships, the company is known for doing well in bad markets through its risk-management tools and an approach driven by the mission to employ the strategies that will best serve its clients, regardless of market conditions. "We're global investors, so we invest all over the world and in all kinds of sectors, and we use individual securities, stocks, bonds, whereas most people use mutual funds—whatever will benefit our clients the most."

With experience in the areas of retirement, financial, estate and tax planning, James serves not only as steward of a burgeoning company ranked among the *Top 50 Fastest-Growing Firms* by *Financial Advisor Magazine* in 2016, but as an active portfolio manager for some of the firm's larger clients. Still, with all his success, James remains devoted to giving back by sharing his knowledge—and his money—with local and global communities.

While Main Street Research gives a percentage of its profits to different organizations around the world that give back to their communities, James shares his expertise through a library of articles on finance and investment management published in the *Wall Street Journal, Barron's, BusinessWeek, Fortune,* and others. He is also a sought-after speaker on the subject of investment topics and an award-winning author of two books; *Journey To Wealth*, which reflects on his personal journey, and *The Sustainable Endowment,* which focuses on endowments. He is also a member of Forbes Finance Council, Foundation Source, The CFA Institute, and the Financial Planning Association.

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PCG ADVISORY

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

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

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

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

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

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

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

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

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

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Viviane Naddour

Senior Loan Advisor

As a senior loan advisor, Viviane Naddour is continuously motivated by the real estate and mortgage industry. This is evident based upon her successful twenty-year track record in which has demonstrated not only how much she cares for people but also how far she is willing to go in order to provide superior service to every client. Viviane's name and reputation mean everything to her, so it does not matter if she is feeling tired or if she is busy; she will always take time to ensure that every job is done right. Her dedication ensures a smooth and professional process.

"I have always believed that the only way to take care of my clients is to provide individualized service. Everyone's situation is different, and I make sure to tailor their experience accordingly."

Currently, Viviane is employed at Golden 1 Credit Union, where she primarily works out of her home office in Orange, California. The credit union prioritizes its member's needs, sharing Viviane's devotion for offering individualized service and always putting the member first.

Viviane also has an extensive background in real estate, providing her with the knowledge needed to create a smooth and professional experience for both her clients and realtors alike. Realtors are grateful to work with Viviane due to the fact that she is sensitive to all the needs that the purchase market requires. Viviane always goes the extra mile for all of her clients and colleagues. As she says, "I have always believed that the only way to take care of my clients is to provide individualized service. Everyone's situation is different, and I make sure to tailor their experience accordingly."

Viviane is a valuable source of information for the self-employed individual. She has a large client base that has been denied with other lenders, that she has been able to qualify due to her experience and knowledge. She also works a great deal with high balance and jumbo loans. She is not limited to any one area though. She has been known to do loans for 3 generations of clients within the same family. You see, Viviane is strictly referral based and will often do loans for families and friends of her clients, thanks to the trust they have in her.

Prior to joining Golden 1 Credit Union, Viviane held several titles in finance and wealth management including senior loan officer, realtor, business banker, and management. Gaining first-hand experience in several different roles gave Viviane a wealth of knowledge and made her a true professional in the industry. Throughout her two decades in the field, she has completed numerous seminars and has been presented with multiple leadership awards. Viviane has also held first ranking within most of the companies where she has worked.

In her free time, Viviane enjoys yoga, hiking, and writing. She is even in the process of writing her first novel. She also enjoys giving back to the community through charitable works. For instance, she volunteers with Habitat for Humanity and other home building organizations, and she has spent numerous years working with children and teenagers in order to help them realize their worth. Viviane also holds a special interest in assisting American military veterans, thanks to her sister, who founded Veterans Legal Institute.

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Robert Watterson is the owner of Watterson Financial Solutions Inc. Based in Mississauga and Caledon, Ontario, Canada, the family-run firm provides financial planning, accounting, compliance, Insurance, asset protection and tax services to all sizes of companies and governments throughout North America, Europe and the Caribbean. With 38 years of experience as a forensic accountant, Robert founded the company in 1988 with a motto that proclaims its mission: "Advice with clarity and understanding."

As a forensic accountant, Robert and his team use their unique skills and insight to provide clients both an analysis of their current financial situation and a view into the future. "We don't do just the bookkeeping for clients. We make sure they understand it, and then advise them on the numbers," he shares. "We use our forensic accounting experience to ensure the future for each of our clients is clear and that they are aware of their current situation as well as insight toward the future of their business."

Robert began his career in 1978 in the Canadian Department of National Defence, where he served for 12 years, first learning the field, and then growing into an expert forensic accountant. It was here that the value of education and the drive to share his knowledge was instilled in him. "I learned in the military that education is something you should never walk away from, so every time I have an opportunity to learn something, I do, and I share that knowledge," he explains. "Rather than just servicing the accounting and financial needs of my clients, I inform them." With a commitment to educate, Robert and his team share their expertise through seminars and training programs.

In its early days, Watterson Financial focused primarily on small businesses and on Canada Revenue Agency (CRA) issues as well as personal and corporate taxation. Since then, its client base has grown, as has the size of its clients, with the firm now responsible for all the accounting and compliance for large corporations, handling million-dollar government audits and taxation issues. Having written some of the rules that govern government accounting, Robert is skilled at the financial issues inherent to government agencies, corporations, and individuals, as well as reporting to tax agencies.

Robert's pursuit of new knowledge and skills has not waned since his military days. He returned to school several times and acquired his pilot's license, became a licensed financial advisor (insurance and investments) and broker, a certified professional bookkeeper, and a specialized blockchain degree. Working with the government Blockchain Association, he advises governments on blockchain and digital currency issues. Last year, he created a virtual, automated bookkeeping system called, *Audit Ready Bookkeeping*, which allows clients to store in the cloud permanent records of receipts and bank statements by taking a picture of them. Kept in six different backup locations, the photos are CRA acceptable, and the computer reads the receipt and codes the data into the bookkeeping program and tax tracking for the client.

Although the firm has grown, Robert remains a champion of small businesses. "To obtain an education beyond high school I joined the Canadian Armed Forces where I studied government accounting and became a forensic accountant. Because of our background, we understand what people go through every day to build their business, and we work very closely with the companies because we know how much work is needed to be successful today," he explains.

Robert runs the company with his wife, Sandy. "Sandy is my personal assistant who tells me where I need to be. We've been married 37 years and Sandy has been my assistant most of that time," he shares.

George Blount

Managing Partner

With more than 20 years as a seasoned financial services professional, George Blount has assumed several roles in sales, sales management, project management, strategy, and research. As a result of his work experience and post-secondary education, he has obtained a wealth of knowledge in financial planning, retirement planning, behavior sciences, decision-making, analytics, and strategy.

Today, George is a financial therapist and a managing partner at nBalance Financial headquartered in Cambridge, Massachusetts, where he works with individuals on financial matters but with a special focus on the emotional, behavioral, and psychological elements that impact their financial decisions.

Founded in 2018, nBalance Financial serves the greater New England area as well as corporate clients in the New York region. Their short-term financial therapy process helps individuals to avoid financial distress throughout their lives. George explains, "The reason why this is necessary is because there is no defined theory for creating wealth. During the 16th century, when most economic theories were created, the concept of someone creating wealth on their own didn't exist." Therefore, most people today either have access to good information, or they do not. Unfortunately, a lot of people work their entire lives to save for a down payment on a house without ever receiving proper financial information before their children move away from home." To prevent these types of situations, financial therapy does not focus on products to get people to a certain place. Instead, it guides them toward making the right decisions.

Due to the misconception that financial therapy is only for people of color or for first-generation immigrants who are less likely to have access to financial information, George stresses that it is meant for everyone within every demographic. In fact, he chose to specialize in retirement plans because they are non-discriminant. He helps companies set up 401k plans, a niche within retirement plan services. George then uses financial therapy as part of the education provided to the participants of the 401k plan. This is where the balance is unique within the financial therapy space as well as within retirement planning.

Before starting nBalance Financial, George worked in the retirement plan services industry where he served in several roles including internal sales manager, manager of research and strategy, and business lead of project management. Prior to 2003, he worked in the financial services industry as a registered investment adviser (RIA), investment advisor representative (IAR), trader, and financial advisor.

George is a graduate of Johnson & Wales University where he received a Bachelor of Science degree, and he is also an alumnus of Walden University where he received a Master of Business Administration. Today, he is a board member of Generations Incorporated, which supports literacy programs for elementary school children, and he is on the business development committee of the Financial Therapy Association, which provides information about financial therapy as well as a directory of its members across the U.S. In 2015, George also served on the financial literacy task force for the state treasurer of Massachusetts.

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Andrea Baumann Lustig

President/Director of Wealth Management
Stralem & Company, Inc.

For Andrea Baumann Lustig, nothing is more rewarding than helping clients build, protect, enjoy and pass on a legacy. As the 6th consecutive generation to work in wealth management, she carries forward the heritage of her great, great, great grandfather, who founded The Banque Levy in 1810. She follows in the footsteps of her father, an early partner in the 50-year-old firm Stralem & Company, where she serves as president and director of wealth management.

Over the years, Andrea has established herself as a thought leader, spokeswoman and strategic thinker in the wealth management industry. Under her leadership, Stralem implements a wealth management philosophy based on the principle of "participation with protection." She works closely with families to balance growth and capital preservation tailored to their specific goals and risk tolerance. Acting as fiduciary, she creates highly personalized and comprehensive investment plans, builds portfolios using Stralem-proprietary and outside investments, and coordinates with attorneys and accountants to give clients confidence in their future. This approach helps them forgo Wall Street fads and keep focused on their long-term objectives.

Andrea graduated from Princeton University's Woodrow Wilson School, where she earned bachelor's and master's degrees in international relations, and Yale University, where she received her Master of Business Administration degree. She has had an expansive career in investment banking, management consulting and wealth management. Prior to joining Stralem, she was vice president with Bernstein Investment Research and Management, where she worked extensively with private clients. She joined Bernstein following more than a decade at Booz, Allen & Hamilton, Inc., an international management consulting firm, where she was a principal in the strategy practice and director of operations for the financial services practice in the United States and in Europe. She joined Booz-Allen after having been a financial analyst in mergers and acquisitions at Morgan Stanley & Co. Incorporated and an associate in investment banking at Jefferies & Co.

An advocate for honoring tradition while embracing change, Andrea supports missions that matter. She is a member of the board of trustees of Albert Einstein College of Medicine and of Park Avenue Synagogue, where she chaired the record-breaking capital campaign and recently served as vice president. She is also president of the Association for the Restoration of Jewish Works and Institutions in France, founded in 1943 to support Jewish life in France. In addition, Andrea has been the co-chair of annual giving for the Princeton Class of 1980 for the past 20 years. She is an advisory board member of Yale School of Management's International Center for Finance, a member of the scholarship committee for Le Rosey, and a steering committee member of the Socrates Society of the Aspen Institute. She is also a former trustee of the Horace Mann School, where she served as president of the Parents' Association.

With pride and purpose, Andrea understands the value of family legacy and strives in every way to continue the tradition of giving back and paying forward in an effort to make the world a better place.

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SUHEL KOTHARI
FOUNDER AND CEO

After graduating from Pepperdine University with a master's degree in business administration, Suhel Kothari became managerially involved with the family jewelry business. While amassing over fifteen years of experience, Suhel developed an in-depth understanding of all aspects of how to evaluate businesses from various angles such as sales, merchandising, marketing, finance, and human resources. Today, as the founder and chief executive officer of Czar Capital, LLC, he applies these business fundamentals when making all investment decisions with the goal of achieving higher returns than other competing companies.

Founded over a decade ago, Czar Capital, LLC had been a proprietary investment vehicle until recently. The Czar name was originally used by Suhel's father, the late Rajendra Kothari, for an investment entity, but it was subsequently dissolved. Other family members in India adopted the Czar name as well, and Czar Capital Pvt. Ltd. was created by them. However, the family has an understanding about the sharing of the name and the intellectual property (IP).

Czar Capital operates out of two locations: New York, United States and Mumbai, India. While they share a similar investment philosophy and guide each other, the Indian entity is owned by other family members. Suhel serves as CEO of the U.S. entity, and the company has now started bringing other co-investors into special purpose vehicles (SPVs) created for specific investments. While Czar Capital is smaller than their peers, Suhel makes sure to get all of the stakeholders 100% aligned, which is made evident in their company philosophy: "Integrity. Focus. Expertise. Alignment."

According to Suhel, Czar Capital's specialty is identifying understandable businesses that can be scaled at a rapid pace through technology. He explains, "Our niche is recognizing straight forward businesses in terms of cash flow because these companies can scale at a much faster pace than the competition, thereby creating a moat around the business itself." Suhel adds, "The team at Czar Capital is extremely opportunistic, unlike people who tend to be 'asset gatherers' and are highly driven by returns.

In fact, their focus on risk-adjusted returns results in decisions that sets Czar Capital apart from their competition. For example, they knowingly decline more business deals than traditional investment companies. "This can be attributed to competency, alignment of the operations team, or the business itself, but if something does not fall within our checklist, our answer will be no," says Suhel. The general view at Czar Capital is that the people operating the business are the real value. Therefore, they usually back an existing business operating at an impressively high level with the appropriate funding to get to scale

However, Suhel does consider some special cases, such as a high-level executive who has been with a company for a few years, if he or she understands operations and wants to fulfill his or her entrepreneurial spirit. He explains, "Czar Capital would back someone like that and bring them on board.

A good example is one of our investments that become a co-investment deal in the cannabis space. We didn't have a lot of expertise in that area, so we brought someone on board who would co-manage that specific deal with us." Czar Capital and the co-manager evaluated the operators of various businesses in the space, and then aligned themselves with the final target company. According to Suhel, such an investment would never have taken place in the past, but today Czar Capital is invested in this growing industry with a great team; Czar bringing its fundamental business sense, the co-manager bringing in industry expertise, and an operator that is focused on the business processes. This is the trifecta that ensures the best returns.

CZAR
CAPITAL

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SIMON J. MISSELBROOK

President and CFO, Cole Strategic Partners

An experienced executive with a demonstrated history in both the real estate and private equity industries, Simon J. Misselbrook has worked diligently to bridge the gap between business strategy and financial discipline, focusing on value creating opportunities, both internally and externally, in every role he has held. With a bachelor's degree in accounting and tax as well as a master's degree in accounting science, he is skilled in financial matters, business operations and investment analysis. Simon is also a certified public accountant. Most recently, he was named president of Cole Strategic Partners, located in Scottsdale, Arizona.

Cole Strategic Partners is a family office that was founded by real estate investor and developer, Christopher H. Cole, who left an unmistakable legacy in the real estate world. Prior to selling his business in 2014, Cole Real Estate Investments, an owner of real estate and a sponsor of multiple real estate funds, had raised $12 billion in equity from 260,000 investors. With this capital, he built funds that acquired and owned over 2000 assets worth over $14 billion in assets under management. When compared to their peers, his non-listed Real Estate Investment Trusts (REITs) had the lowest asset management fees and the highest average distribution yield.

Cole Strategic Partners focuses on making quality investments with exceptional partners and managers leading their industries. The firm's investment underwriting thesis is centered around four key pillars: opportunities, risk management, enhanced returns, and investor partner characteristics.

Simon explains, "The firm is the investment arm of Chris Cole's family office with an investment philosophy that is built on an unwavering commitment to create an extraordinary, diversified investment portfolio while being a strong fiduciary of our capital. While the nuts and bolts of all investment opportunities are important, our particular focus is on partners and sponsors which have proven themselves apart in their industry and exemplify the traits that its founder built his career on, a relentless pursuit of value and doing what's right for investors."

"With these exceptional teams by our side, we are able to venture into all industries and geographies as opportunities present themselves."

As president at Cole Strategic Partners, Simon holds multiple responsibilities. He oversees the execution of the firm's investment strategy, which involves sourcing opportunities and identifying market-leading partners. He is also in charge of portfolio management and the supervision of day-to-day operations. In addition to his role as president, Simon serves as the chief financial officer of the company.

After graduating from the University of South Africa, Simon relocated to the U.S. and officially began his career at Deloitte & Touche in Los Angeles as an audit manager with a focus on real estate and hospitality. He then joined Cole Real Estate Investment, where he met Chris Cole and was the CFO and treasurer for various Real Estate Investment Trusts (REITs) sponsored by Cole Capital, the premier non-traded REIT sponsor at the time. Most recently, Simon served as the CFO of Unico Properties, a leading real estate investment company based out of Seattle, Washington.

CSP

Cole Strategic Partners

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Paul Litchfield

> What sets Paul apart from many other financial advisors is a combination of the following. Paul is a trusted fiduciary advisor who provides independent advice. He does not sell products and does not charge commissions to his clients.

Paul Litchfield is a fiduciary Wealth Advisor and Financial Planner at Claro Advisors, LLC. Paul puts clients' interests first and is passionate about helping them meet all their financial needs through comprehensive planning.

Paul provides one-stop shopping for his clients and advises them on investments, tax & estate planning, retirement planning, stock options, business advisory and anything else that touches their financial life. Paul adds value to his clients through many different life changes including, liquidity events, retirement, selling a business, death, divorce, a new job or contract and inheritance.

Paul started his investment career at Morgan Stanley and quickly figured out that the Wall Street model does not put clients first. That's why he moved to the independent fiduciary model, to ensure that his clients always come first.

Additionally, Paul provides 24/7 white glove service to his clients and they have a direct line of communication to him for all their questions. Unlike many financial advisors, Paul does not pass-off clients to junior staff members. He works with folks each step of the way from becoming a new client to managing the quarterly meetings for them.

Moreover, Paul is highly experienced in his field and has the credentials to prove it. He earned a Master of Business Administration (MBA) in finance and is also a certified public accountant (CPA). Being in his mid-30's, he is youthful enough to have the advantage of being able to work with his clientele, including their children and grandchildren, for many years to come. Most financial advisors, on the other hand, are near 60 years old which means they are probably thinking about their own retirement, not their clients' retirement.

Lastly, Paul has an outstanding team of professionally credentialed advisors supporting him and his clients. They include, two (2) certified financial planners (CFP), a chartered financial analyst (CFA), a professional plan consultant (PPC), a chartered retirement planning counselor (CRPC), a juris doctor (JD) and a Master of Laws (LL.M). The Claro staff also includes accredited investment fiduciaries (AIF).

Paul was instrumental in helping Claro Advisors develop into being named the 19th fastest growing RIA investment company in the United States in 2019 by Financial Advisor Magazine. Paul was also named a 2020 Five Star Wealth Manager. He is actively involved in his community and frequently volunteers at The Greater Boston Foodbank, The Pine Street Inn, and his local church among others. Paul is a private pilot and enjoys flying airplanes in his spare time.

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David C. Branch

Serial entrepreneur, with more than 300 companies built, bought, and sold; recognized leader in finance selected for *Top 100 People in Private Equity* in 2018, retired *Hall of Fame* athlete, and 2010 APBA *Sportsman of the Year*—for David C. Branch, the drive to succeed is in his blood.

As founder of Viper Equity Partners, a leading dental, plastic surgery and dermatology practice consolidation firm, he leads the company and serves his clients with this same inherent determination and energy during one of the most exciting times in the industry's history.

David founded Viper Equity Partners in 2009 with a vision to deliver value-added action and indispensable advice to medical clients and partners throughout the entire M&A process. Based in Palm Beach, Florida, the Viper Team consults with practice-owning doctors and groups from integration and marketing to offer negotiations and diligence to the closing table with high integrity and velocity.

Given the company's rapid growth, David's allegiance to his vision is serving both the firm and its clients well. Viper is now America's leading growth transition and M&A advisory firm in dentistry, dermatology, and plastic surgery, with over $1.8 billion closed since its founding. The company saw exceptional growth in June alone, with its book of deal inventory rising to over $700 million during a summer that saw dental deals hit a record peak.

Working with single practice owners remains the firm's core business. However, with roll-ups and multi-location deals rising in popularity, transactions have evolved from smaller practices of one to three offices to multi-office practices with 15 to 30 locations in concentrated geographies in prime states. In response, Viper is broadening its reach into larger, multi-location dental practice deals suitable for rapid value creation for its dental support organizations (DSOs) partners.

With the pace of medical practice consolidation continuing to accelerate and M&A deals reaching record highs, David's financial skill, and his love of a challenge, spurred him to expand the firm to offer more services to its growing client base of multi-office practices with revenues over $40 million and new DSO and sub-DSO buy-side clients. Viper's new North Palm Beach offices include an expanded finance division, which offers package development, financial modeling and forecasting, as well as practice audits, and the firm has established a multi-team closing division to facilitate post-LOI diligence through closing for all clients. Viper has also added a new department that focuses on groups of offices looking to integrate into a DSO, a collaboration that both structures them and boosts EBITDAs for market readiness.

"These are exciting times," says David. "Our Plan for 2020 will be to begin working in the ASC space, launching integrated and non-integrated DSOs, and managing recapitalization events."

Viper Equity Partners

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KARL CHEONG

> It's important for me to add value to the financial community in an impactful and memorable way.

First Trust Portfolios Canada®

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Karl Cheong is an asset management executive and board director for First Trust Canada, a subsidiary of a privately owned global asset management firm with approximately $150 billion under management.

Launched in 1991, First Trust is headquartered in Illinois with global offices across the United States, Europe, Latin America, and Canada. As a trailblazer and a thought leader in the Canadian Exchange Traded Fund (ETF) industry, Karl joined First Trust in 2013 and currently helps to oversee its Canadian operations. He is the driving force behind the region's strategic direction, from product development, marketing, to service and sales delivery.

First Trust Canada's initial line up of three products on the Toronto Stock Exchange in 2013 has since expanded to over 20 as a result of the firm's continued focus on growth and innovation. The most notable launches include Canada's first actively managed senior loan ETF, Canada's only U.S. sector suite, and most recently, Canada's only target outcome funds, which provide investors with exposure to the *S&P 500 Index* with a 10% downside buffer. In particular, the industry has recognized the *First Trust AlphaDEX™ U.S. Technology Sector Index ETF* in both 2018 and 2019 as the best sector ETF at the *Refinitiv Lipper Fund Awards* and the *First Trust AlphaDEX™ U.S. Financials Sector Index ETF* as the *Best Financial Services Fund* by Fundata.

Karl leads his team with a deep-rooted commitment to partnership and collaboration, serving as both player and coach of a team of investment professionals who deliver creative ETF solutions to investment advisors and portfolio managers. "I believe the most effective leaders lead by example. When challenges arise, I roll up my sleeves and get down in the weeds with the rest of my team, always with an eye on First Trust's mission—to offer investors a better way to invest," he shares.

After graduating from a top-tier Canadian university with a degree in finance and obtaining a CFA® designation, Karl was in search of a unique career path instead of following the traditional routes to investment banking and equity research. At that time, the Canadian ETF industry was in its infancy and was a relatively unknown space with only a handful of firms. "The uncharted territory of the Canadian ETF industry excited me. I saw a great opportunity and I wanted to be a part of it." With that in mind, he joined Claymore Investments in 2009 as the head of ETFs and structured product development, where he developed industry leading products for what was once the fastest-growing asset management firms in Canadian history. He jumped in with both feet—and put his mark on what is now mainstream industry.

"It's important for me to add value to the financial community in an impactful and memorable way," says Karl. He regularly shares market insights and analysis through guest appearances on *BNN Bloomberg* and articles on various financial news outlets including the *Financial Post, Globe & Mail, Reuters, Morningstar,* and *Investment Executive.* He was recently featured as an "Industry Icon" by *Wealth Professional.*

Brian Freeman

For **Brian Freeman,** CEO and founder of Heartbeat, what started as childhood curiosity has bloomed into a tech company that powers one of the largest nano-influencer marketplaces on the planet. As the leader of "team builders, innovators, and Instagram junkies," he is responsible for all senior hiring, investor relationships, fundraising, and works closely with all the department leads to set the company strategy. He also has a passion for product, and works with the product and engineering organizations to maintain the company's competitive offering.

A serial entrepreneur, Brian has always had an inquisitive mind with a sincere desire to improve people's lives and the vision to see what people need—before they even realize it. "I've always been able to see down the road at least one or two years in upcoming trends. As a kid, I was always building stuff and putting it back together," Brian shares. "As I got older, I became fascinated with emerging tech and social trends, how these trends were effecting the world around us and people's lives, and I have a natural passion for inventing products or services that mirror those current or upcoming phenomena." His hard work, resilience, and grit paid off with a thriving company that has developed platforms now regularly used by high-end brands such as Dunkin, Thrive, and two of the largest companies on the planet which Heartbeat is under NDA for.

> Brian launched Heartbeat with the mission **"to create a world where every voice has value."**

The idea for Heartbeat grew from a previous venture, Wyldfire, the first female-focused dating app designed to deliver a better experience for women in mobile dating, which he launched in 2013, after he and some friends recognized there was a gap in the market. "We saw two things. First, that dating apps were designed primarily for men. Second, women wanted a dating platform that made them feel safe," Brian explains. To create a platform that would address these gaps, they went straight to the source—women. As they visited colleges and sororities, word spread about the app, and Wyldfire grew quickly.

Although Bumble squeezed out the smaller Wyldfire just two years later, Brian realized how valuable consumers who endorsed a brand and spread the word via social media could be to companies—four years before the idea of "nano-influencers" entered the scene. With this in mind, he began analyzing different systems to scale out the idea of college students to spread information and advertisements via personal social media accounts, and saw that there was a market for companies who wanted real people to endorse their brand.

"There are two sides to our marketplace: the consumer side and the brand experience side. I saw this back in 2015," Brian explains. "Four years later, micro & nano influencers are part of most consumer-facing brand budgets—something we always suspected would happen." By 2016, Brian had fully pivoted Wyldfire to Heartbeat and began growing a new team. Since then, Heartbeat's team has been building out technology to scale its vision of a vibrant and powerful marketplace..

Brian launched Heartbeat with the mission "to create a world where every voice has value." They have done just that—and with stunning success. He's been featured in the *Wall Street Journal, Forbes, Business Insider,* and Inc. among others, and he's written articles for *Forbes, MarketWatch,* and more. Still, Brian's visionary spirit and inquisitive mind continue to look forward. "We're learning, growing, and getting better every day," he says.

HEARTBEAT

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Reginald Greiner has spent his entire career in the world of private equity and corporate finance. As a result of his vast experience, he holds an esteemed reputation as a straightforward business professional who never fails to demonstrate honesty and integrity. While his industry experience includes a wide variety of industry segments. Thornblade Capital traces its roots to RE Greiner Company, a supplier of frozen foods products in the 1980s that Reg Greiner's parents built. Nineteen years later, they sold the business and retired and that was the launch of Reg's interest into a Private Equity career. Reginald serves as managing partner at Thornblade Capital headquartered in Greenville, South Carolina.

Started by Reginald in 2012, Thornblade Capital is a private equity investment and advisory firm with a team of operating partners. The firm seeks to invest in companies operating in the Southeastern United States with the investment mandate across all of the USA. At Thornblade, "Every investment we make has an operating partner attached to each investment," says Reginald. In fact, their tagline is "working class private equity," which means they are always available and manage every investment likes it's the only one, unlike a portfolio of investments approach. Over the last number of years, there has been record investment activity which encourages great competition among investment companies and drives up valuations on transactions. Over the last six years at Thornblade Capital, every deal it has pitched or presented an investment in, it has closed. That is a 100% hit rate or track record in closing. You won't see that track record anywhere else in the industry. Due to his role in private equity, Reginald's primary responsibility is locating and purchasing privately owned lower middle market businesses in the USA. They typically have annual sales of anywhere from $0 to $30M and are cashflow positive. Since entering the corporate finance industry in 1997, Reginald's total transaction value has garnered over $3B+. When asking colleagues, deal advisors, and partners about Reginald, they all seem to gravitate around the fact that Reg looks at every deal with detail and care and how it will close. Not looking at ways or excuses for a deal not to close, but how it will close. Partners of Reg and Thornblade all had a consistent voice in stating there is "no clock" in their world. They are always available and willing to put in the work no matter how long or deep. Partnership rings loud at Thornblade and they attribute the fact that they see over 100+ deals every week to two facts: 1) They have a great network of deal sourcing and 2) they have a steady supply of partners wanting to do deals with Thornblade.

In addition to an impressive transaction value, another aspect that sets Reginald and Thornblade Capital apart from others in his industry is the time frame in which he holds onto the businesses he has invested in. For example, most firms hold on to businesses for an average hold time of 3 to 5 years before selling them, which Reginald compares to flipping homes. Instead, he asks, "If you can continue to grow a business, why get out?" He explains, "When a business is purchased from an owner who has put his or her whole life into building it, then the purchaser should not want to trade in and out of it just to make a dollar. Integrity is important."

Prior to starting Thornblade Capital, Reginald held leadership roles for an array of companies with domestic U.S. and international operations. For instance, in one of his most admired positions, he served as an associate with UBS in their Strategic Investment Group (SIG) and Private Equity Groups, and

REGINALD GREINER, Managing Partner

CAREER TRANSACTION VALUE: $3B
ACQUISITIONS IN LAST 6 YEARS: 11+
BIGGEST REGRET: Not Joining the Military
BEST TRANSACTION OVER CAREER: Project Widtman

he was also a senior vice president within Rare Medium Group's Venture Practice focusing on telecom and wireless business ventures and investments. Reginald is also a life-long learner. He has been part of the *Venture Capital Investment Competition,* Carolina Leader for Next, Axial, ACG and other various non-profit initiatives. Reginald is currently working toward obtaining an MBA at the University of North Carolina at Chapel Hill. He already holds a finance degree from Siena College in Albany, New York, and he studied computer programming at the Stevens Institute of Technology in Hoboken, NJ, and accounting at Wharton (University of Pennsylvania) as part of his post-graduate work.

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VLADISLAV ZHERENOVSKY, MBA
President and CEO, Kraner, LLC

While growing up in Latvia and witnessing the fall of the Soviet regime, along with the devastation of the entire country's economy, Vladislav (Vlad) Zherenovsky developed a desire to learn about the complexity of financial systems. When he relocated to the United States, he realized that most people did not understand the financial system, especially he and his fellow immigrants. Therefore, after graduating from high school, Vlad enrolled in college and devoted the next six years to studying finance and economics.

In 2004, Vlad graduated from Cotsakos College of Business at William Patterson University in Wayne, New Jersey with a Bachelor of Science degree and later with a Master of Business Administration degree in finance and economics. In addition, he studied at the Hessen International Summer University at Goethe University in Frankfurt am Main, Germany and participated in study abroad in China through the Sino School of International Management in Beijing and Shanghai.

After graduate school, Vlad worked as a financial analyst at Fitch Ratings in New York. He later accepted a position as an investment advisor representative at Morgan Stanley in the greater New York City area. He was then recruited to Wachovia/Wells Fargo as a licensed financial specialist, offering investment and insurance advice as a personal banker to high-net-worth families.

Today, as the founder, president, and chief executive officer of Kraner, LLC, Vlad has a true invested interest in providing financial guidance to families. He has amassed over 15 years of experience working in the industry and has assisted over 400 high-net-worth families by providing holistic wealth management strategies and streamlining their financial affairs.

Kraner, LLC is an independent financial advisory firm licensed in 22 states. Vlad and his team are hired by families to oversee their assets and to create financial plans to help meet their goals. Whether they are building wealth through investing, funding a child's education, planning for retirement, or protecting an estate, Vlad says, "Your goals are our goals." He explains, "Our entire team works together, hand-in-hand, in the clients' best interest, with all their goals and dreams firmly in mind."

Vlad currently holds multiple registrations in the securities field including a *Life and Health Insurance License* as well as *Series 7, 66*, and *31*. He is also an investment advisor representative of Voya Financial Advisors. At Voya, he was given the prestigious *Premier Partners Award** for his outstanding dedication to clients during the investment planning experience and has also been the recipient of the *Five Star Wealth Manager Award* for the past five years.

According to Vladislav, what sets him apart from others in the financial industry is that he built his company one client at a time by being held to a fiduciary standard and putting their interests ahead of his own. He also has the experience necessary to understand the importance of providing financial education.

"We live in the storm of financial confusion and information, but what's missing is the wisdom and understanding to protect your family's financial well being."

KRANER, LLC
Your Financial Concierge

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Joseph Yiu

> ElmTree's core business includes providing capital solutions for merchant developers on their built-to-suit properties. We win business due to our deep understanding of development, entrepreneurial approach, and our strong reputation to execute.

When mentoring young professionals in the finance industry, Joseph Yiu teaches them about "passion, perseverance, and grit." As a managing partner and Chief Investment Officer of ElmTree Funds, LLC in New York, his advice is to always "stick with your convictions because they will translate into success over time." As a highly respected entrepreneur with over 20 years in the industry, Yiu is speaking from experience.

After studying real estate finance at the Wharton School at the University of Pennsylvania, he began his career at a small start-up company on Wall Street. Yiu was hired on as the company's fifth employee. However, by his second year, he convinced management to allow him to originate and to build his own book of business. This decision eventually led to his co-founding the Norseman Group at the age of 25. Within three years of its launch, the company closed over $1 billion of financing and advisory business in the net lease sector and began Yiu's journey as an entrepreneur.

According to Yiu, his background in structured finance and debt capital markets ultimately gave him the strong foundation necessary to acquire real estate for his present company, ElmTree. He explains, "As a lender, you have a bottom up approach to underwriting where principal preservation is your #1 objective. At ElmTree, we instill the same philosophies of principal preservation and generating strong risk-adjusted returns for our institutional investors."

ElmTree Funds is a vertically integrated real estate company that invests in commercial real estate in the net lease sector. It currently owns and manages over 11 million of SF of industrial, office, and healthcare properties spanning 30 states. While Yiu has a strong background in structured finance, Jim Koman, the company's founder, has a strong background in development, and David Leavitt, ElmTree's other managing partner, has a deep background in law and tax, which makes the firm's management composition unique. Yiu explains, "ElmTree's core business includes providing capital solutions for merchant developers on their built-to-suit properties. Over 90 percent of our investments include construction and development. We win business due to our deep understanding of development, entrepreneurial approach, and our strong reputation to execute."

In his role at ElmTree, Yiu has many responsibilities. He is a managing partner and the chief investment officer. He is also a member of the investment committee, which is responsible for analyzing, underwriting, and approving investments into the fund. Although he heads up the acquisitions team based in New York City they are only one of the satellite offices. The company is headquartered in St. Louis with additional satellite offices in Charlotte and Phoenix.

In addition to being a valued leader at ElmTree, Yiu is also a member of the Penn Club of NY, the Zell-Lurie Real Estate Center, the Zell-Lurie Real Estate Mentor Program, the International Council of Shopping Centers (ICSC), NAIOP's E-Commerce Forum, and the Advisory Council for Marcus & Millichap's Institutional Property Advisor's Division. In 2013, he was also featured in Real Estate Forum as one of the top 45 under 40 in the industry.

ELMTREE FUNDS
PRIVATE EQUITY REAL ESTATE

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Sashi Edupuganti

As CEO and founder of ODE Holdings, Inc., Sashi Edupuganti leads a passionate team with C-level experience in the art of successful startups, Fortune 100 operational maturity, global connections at the highest levels, and demonstrated skills as change agents of tomorrow. Guided by the company's core principle—"creating good for the world"—the group provides solutions that meet the highest standards of security, governance, adaptability, and agility to clients worldwide. "As a shaper and a creator, I focus on ambitious goals thoughtfully, and I built a great team to deliver valuable services and solutions against the odds to change the landscape," he explains.

With the growth of the digital economy, there is an increasing concern over how companies are collecting, using, sharing and monetizing personal information. There is an urgent need for a new way of managing consumer data privacy while continuing to meet the needs of enterprises. ODE's vision is to create this new "Future of Consumer Data". This revolutionary startup provides an innovative next-generation solution to the consumer data economy which places the power of ownership and control of the data in the hands of the consumer it belongs to. Simultaneously, it enables enterprises, reduces liability exposure and de-risks compliance while sharing the monetization of data. "An informed, secure and engaged consumer is a happy consumer, and a happy consumer is a rewarding consumer, increasing the acquisition, retention, and lifetime value." Sashi explains.

ODE Holdings, Inc provides data privacy, smart analytics, and governance solutions. Welcome to the future of consumer data collection and usage in an Open Data Economy #ODE.

Sashi founded ODE Holdings, a global company with presence in USA and South Africa, in 2019, after a 20-year career as an accomplished leader in the enterprise technology field, including director of NBC Universal's Software Solutions Group and head of application services with Bridgewater Associates, the world's largest hedge fund. While enjoying his professional success, a personal encounter would ultimately change his professional trajectory. "While I have been a part of new products, enterprise technology, and the existing data supply chain, the problem of data privacy and protection became real when my eight-year-old son wanted to become a social media star," he recalls. "Bells started ringing, and like many parents, I began to ponder how I can protect him while encouraging his dreams. My passion for technology and data privacy along with my desire to keep my child safe triggered the concept and the company called ODE, which stands for Open Data Economy."

With two decades of experience and a cache of degrees, including a bachelor's in physics, a master's in computer applications and an MBA, Sashi launched ODE Holdings. "I needed to do something that is meaningful, impactful, and global that will both challenge me to help me grow while giving back to the communities that have supported me. I wanted to create a purpose driven organization with a culture of thoughtfulness, meaningful work, and relationships with people who share my dream and that want to share their lives and this journey with me," he shares.

Sashi has done just that, leading a team of experts committed to changing the world of consumer data on a global level while living by these values in thought and action and leading by example. As a successful entrepreneur and recipient of IDG Group's *Premier 100 Leader* designation and the *Informatica Innovation Award,* Sashi remains humble. "As CEO, I set the vision and direction, drive accountability and set the tone for a culture that allows my team to flourish and achieve their goals. At the end of the day, my role is to be a servant-leader and inspire everyone to bring their best selves to work each day. I wouldn't be who I am if it weren't for the innumerable people who gave me the opportunity and invested their time in helping me succeed. While I'm responsible for the overall success of the company, I hold myself accountable for enabling everyone in the organization to be successful." The best is yet to come for ODE Holdings, with planned expansion in Austin, Phoenix, Singapore, India, and other regions.

A father of three and happily married for 20 years, he is devoted to his family and enjoys snowboarding in the Alps or hiking the tallest peaks in Mount Whitney or Machu Picchu.

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KEYAN ABRISHAMKAR

Keyan Abrishamkar is president and CEO of Key Wealth Managers, affiliated with Woodbury Financial, one of four companies under the 'Advisor Group' and the second-largest network of independent advisors in the country. As the number one advisor under age 40 in the nation (in terms of revenue and assets under management), Keyan is responsible for managing $280 million in client assets; the lion's share of the firm's total $370 million AUM. His passion, however, lies in working with clients. "Meeting with my clients and referrals from my clients—that is still what I am most passionate about," he shares.

With 15 years of experience in the financial services industry, Keyan and his team of financial experts provide comprehensive financial planning through a dedicated process that focuses largely on clients. They take into consideration three categories; needs, wants, and wishes, to create and execute customized financial plans for each client to meet their unique goals with the most tax-efficient approach.

With *Series 7, 66,* and *Life Health* licenses, Keyan and his team specialize in helping all clients from high net worth individuals to families and small businesses. "I have a great group who are all excellent and all work together. I am fortunate to have fantastic financial advisors on my team such as partners, Matt Krivonak, Diana Leon, and Josh Marciano. I trust them explicitly to take care of our clients. We are committed to helping the everyday person, which is important to us," he states.

> In his role as president, CEO, and managing partner of the firm, Keyan's responsibilities range from managing the day-to-day processes and operations, creating marketing strategies and tracking P&L, to leading a team of eight talented financial professionals.

Keyan began his investing career with Chevy Chase Bank in 2004, soon after graduating from the University of Maryland, College Park with a degree in economics. He moved to Capital One in 2008, when the company acquired Chevy Chase Bank. His passion and expertise were soon recognized with awards as a *Top Financial Advisor* by Capital One for eight consecutive years, from 2010 to 2018, when he left to start his own firm through Woodbury Financial.

Over his career, Keyan's dedication to his role of wealth manager and his passion for helping his clients has culminated in a cache of institutional awards recognizing his success in the industry. *Washingtonian Magazine* recognized him as a *Top Wealth Advisor* in Maryland, Washington, D.C., and Virginia, in both 2016 and 2018. *Businessweek 500* magazine ranked him as one of the *Top 40 Financial Advisors* in Maryland, Washington, D.C., and Virginia, and he was awarded *Crystal Level Advisor* by Woodbury, as one of *the Top 1%* of wealth management advisors in the nation.

Still, even with a parade of ovations from some of the most prestigious publications, Keyan is committed to the betterment of the lives of all people; a principle proclaimed through the firm's mottos. "We have a couple of slogans here we abide by," he shares. "Number one is we are not a nonprofit organization, but our profits will always be made as a benefit to humanity. Number two is we can't control what is out of our control, so our focus always will be to do to the next right thing."

KEY WEALTH MANAGERS

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JARED WEITZ

Founder & CEO, United Capital Source Inc.

It is often difficult for small businesses to obtain adequate funding from banks and other traditional lenders. This issue became apparent to Jared Weitz when he started the inside sales division of a large financial alternative company in 2006. Although he recognized that changes could be made to significantly improve the establishment, his employers were not interested in making any revisions. So, Jared decided to ask if he could start his own company and still do business with them. Fortunately, they agreed, and United Capital Source was born.

Jared founded United Capital Source Inc. in 2010, and Jon Baum, a former colleague and long-time friend, became the executive vice president of sales. Shortly thereafter, two more of Jared's friends and former co-workers, Danielle Rivelli and Alex Galan joined on, and the group became the company's management team, along with Danny Samoohi, who was named chief marketing officer. Although ten years have passed, United Capital Source is still being led by the same dedicated team that helped establish the company's foundation in the beginning. Together, they have assisted over 20 thousand businesses and have helped place $875 million in financing from a wide range of industries.

According to Jared, United Capital Source is a online market place for small to mid-size businesses. Their goal is to get rid of the difficulties small business owners encounter with traditional lenders and to make it easier to get timely, appropriate funding. One advantage the company has is its in-house proprietary algorithmic systems, which are used to input key points of a business owner's data. The system tells team members what financial products a client qualifies for and the details of those products. For example, it can tell them if one of their business owners qualifies for a Small Business Administration (SBA) loan or line of credit or for a business term loan. Then, their team goes through a thorough process, which involves speaking to the business owner to ascertain what best fits his or her needs.

According to Jared, taking the time to work with clients and considering how best to serve them is what separates United Capital Source from competitors. This is what he calls "a true consultative process." Jared explains that unlike other sales organizations, where agents are required to meet quotas and to make hard sales, at United Capital Source, "team members try to actually help a client's business grow, and they know that doesn't happen within one phone call. What separates them is they actually do the right thing for their client, and as the client's business grows, so does theirs." United Capital Source has thousands of *5-Star Reviews* online from it's clients

Since its inception, the company has earned numerous achievements. For instance, United Capital Source has been on the I*nc. 5000 Fastest Growing Companies List* twice (2015 & 2017), and it continues to grow. In addition, the company was the recipient of the *National Alliance of Commercial Loan Brokers Award* (NACLB) in 2019.

Throughout his career, Jared has held positions in some of the largest business financing companies in the U.S. A few of his roles have included underwriter, director of business development, and managing partner. Today, in addition to serving as CEO of United Capital Source Inc., Jared is a member of Forbes Finance Council as well as the Young Entrepreneur's Council. He also sits as the chairman of the Small Business Finance Association's Broker Division.

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PIETROS MANEOS

As an accomplished writer, vineyard entrepreneur, and investor, Pietros Maneos is often called a modern-day Renaissance man. He first gained notoriety as an author through his internationally acclaimed novella, *The Italian Pleasures of Gabriele Paterkallos;* his poetry collections, The Soul of a Young Man and Poems of Blood and Passion; and his satire, American Bards & The London Reviewer. His work has appeared in The Huffington Post, Seeking Alpha, Italian Americana, and Mediterranean Poetry.

> In addition to his literary pursuits, Pietros is also a savvy entrepreneur. His company, Maneos Compounding Machine, specializes in investing in public markets. Arbela Capital is the real estate side of the company while the other side focuses on the stock market.

Pietros manages all aspects of the business and makes all investment decisions. In fact, he reads over 300 pages daily in order to stay up-to-date and to make the best investments possible.

Pietros' first major real estate venture began in 2012 with a property he purchased in Wilkes County, North Carolina. An extension from his time in Italy, Bramabella Vineyards was a 40-acre estate he transformed from raw woodland into high art. After vast planting and development, Pietros sold the estate in 2016 and decided to use the capital to invest in the stock market and in real estate.

As a result of his extensive reading and research, Pietros has developed multiple strategies using leveraged exchange traded funds (ETFs). He jokes, "If compound interest is the 8th wonder of the world, then leveraged compounding is certainly the 9th, 10th, and 11th." Through Arbela Capital, he saw an opportunity to embark upon the real estate industry within the affordable housing sector, particularly auction properties and mobile home parks. Although Pietros may have a philosophical approach to investing, he says that his overall goal is simple: "to multiply money." He is optimistic that his success will continue into 2020 and beyond.

MANEOS COMPOUNDING MACHINE

$A=P(1+i)^{nt}$

Seek out the Sun

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KLAUS SPRINGER

President, Carrier Capital Corporation

As president of Carrier Capital Corporation, an activist investor company, Klaus Springer is the driving force behind a corporation founded to build something for the common good. “I believe that by growing Carrier Capital, I can build an institution that will be thriving for generations to come and allow generations to do good within the framework of what our company has built,” he explains.

With “Invested in OUR future” as the firm’s motto, Klaus and his team of financial experts take a long-term approach focused on investing in established companies, such as Ford Motor Company and Bank of NY Mellon, and they’re dedicated to contributing their part to ensure they’ll remain “for at least another hundred years.” “Considering all the financial crises and recessions in the past, these companies have survived. I want to contribute to their longevity, and our investors are content with the dividends both companies are paying,” Klaus explains. With a portfolio boasting a dividend yield of 5.7 percent as of the end of October 2019, his approach is paying off for his clients and the firm.

When he launched Carrier Capital in 2017, Klaus brought with him 15 years of experience in the financial sector with roles at Deutsche Bank and BNY Mellon. However, it was his love for the United States and for American companies that first motivated him to leave a successful financial career in Germany for a life across the pond. While growing up in Germany, he went on vacation to the U.S. and fell in love. His goal to become a U.S. citizen and to get involved in politics has driven him ever since. “I love the country and I love the companies we are investing in—American companies.”

> "We are not investing to meet benchmarks or numbers. We are investing to help our companies be good corporate citizens.”

When Klaus landed on American shores in 2017, he did so with a different approach to investing, born a few years earlier while working at BNY Mellon, when he had come to appreciate a more steady approach, investing in the substance of a company rather than the sometimes-chaotic mood of the DOW. “When someone wants to invest with us, they have to know they are not looking for home runs every day, but rather a steady performance of where they are invested in,” he explains. “We are in this for the long haul. No matter if the DOW goes down temporarily, we will not sell our stake in the companies we invest in, but rather provide capital to the company and help them weather the storm.”

Carrier Capital’s logo reflects Klaus’ driving principle to provide long-term care and capital for their companies. “Our symbol is an aircraft carrier. We are there for the people who need us, becoming maintained and rested—a platform for companies to feel safe. We are not investing to meet benchmarks or numbers. We are investing to help our companies be good corporate citizens,” he shares.

Klaus’ commitment to contributing to the greater good extends beyond the office walls. He is an active member of CAIA, whose mission is to educate people in the field of alternative investments, and he is a proud member of the Presidential Advisory Board by the Republican National Committee.

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Larisa Miller

As a CEO with extensive relationships with governments, heads of state, and business leaders worldwide, Larisa leads Phoenix Global, a Miami-based investment and consultancy firm, with a unique ability to cultivate alliances across cultures, countries, and industries.

Phoenix Global is an award-winning global boutique consulting and investment firm, working with governments, clients and projects on five continents, providing consulting services focused on business development and strategy, 2030 strategy, brand and reputation management, innovation and technology, and global expansion facilitation. The company also provides PR and marketing, thought leadership, and corporate and leadership development customized to suit the needs of its clients.

Larisa oversees the consulting and investment mandates of the company and manages the firm, working to ensure the proper teams are in place to best represent their clients. Informing every decision she makes, every strategy she develops is a seasoned worldview and unique cultural insight garnered over two decades of experience working with domestic and international leaders in government and business.

> “I have a global perspective based on empathy, humanity, and my ability to envisage unique, strategic opportunities where others only have a very linear view.

She started her career in 1994 with the Pennsylvania Department of Agriculture, as the assistant to the secretary and deputy secretary of agriculture. She went on to work for Pennsylvania Governor Tom Ridge, in his office of public policy. Prior to joining Phoenix Global, she served as personal consultant and head of business development for a member of the Royal Family in Abu Dhabi, United Arab Emirates, as well as head of their large nonprofit foundation.

Shaped by over a decade of living in Europe and the Middle East, considerable time traveling and working in Europe, Asia, Africa, and South America, and visiting Middle Eastern refugee camps and rural areas in Africa, Larisa’s global perspective allows her to interact with governments and nations with a deep cultural understanding and a profound empathy uncommon to most. “I spend considerable time building and maintaining high-level governmental and private sector relationships around the world so that we can offer clients unique market access, providing value to both the countries where we are working and to the investors who are looking at making beneficial investment or expansion in these strategic markets,” she explains.

With the motto, “Vanguards of a sustainable future,” Phoenix Global shares Larisa’s personal mandate to this cause. She is committed to helping businesses incorporate forward-thinking strategies into their business models and operations, shaping them to become leaders in a disruptive marketspace. “I prioritize sustainability, and recognizing the importance of sustainability to the business model of the future, we offer our clients a unique, customized service in the development of 2030 strategy plans. Businesses who integrate a 2030 strategy into their business model consistently outperform the market. We help guide businesses forward in this UN-declared Decade of Action, positioning clients to be a leader amongst competitors in an increasingly disruptive global marketspace,” she explains.

With the personal motto “Unstoppable,” she is also a proponent of the empowerment of women. “I believe that gender titles should be dropped. I don’t like to be introduced as female CEO. I am CEO,” she shares. Named one of the *Top 10 Most Influential Friends of Africa by For Business in Africa Magazine* and one of the *World’s 100 Most Influential Women Leaders by Sovereign Magazine*, Larisa is an award-winning keynote speaker, addressing audiences at conferences and summits around the world, as well as working with corporations to assist with the corporate training and leadership.

She also sits on several global boards, including Executive Director, Global Chamber of Business Leaders (Dubai, UAE); Board of Trustees, Geneva Global Initiative (Geneva, Switzerland); Board of Trustees, People to People International (Worldwide Organization headquartered in USA); and President, Business and Professional Women International, Miami Chapter (USA).

PHOENIX GLOBAL

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Ivan Del Rio

As VP, NRC senior advisor consultant for Invesco Distributors, Inc., Ivan Del Rio is passionate about helping investment professionals distinguish themselves from the pack by maximizing their client business and client experience. He attributes his success to his ability to build relationships and deliver a total client experience, focusing on investment thought leadership, portfolio consulting and practice management.

Ranked sixth in mutual fund sales in both the U.S. and in Europe, Invesco is a global investment management firm that manages $1.2 Trillion in assets. It recently acquired Oppenheimer Funds, where Ivan served as vice president, senior advisor consultant, international distribution for seven years before moving to Invesco. The firm serves financial professionals through 15 offices in 25 countries, managing investments across a wide range of asset classes, investment styles, and locations.

Ivan is a CFA® charterholder with 11 years of experience in finance and specialized expertise in the distribution side of asset management. He is in charge of growing the U.S. offshore market in Miami and responsible for distributing Invesco's financial products to professionals who serve international clients, specifically in Central and South America. As a Miami native, he not only has unique familiarity with the area on an intimate level, but he also understands its distinctive culture and its community.

He attributes his success to his ability to build relationships and deliver a total client experience, focusing on investment thought leadership, portfolio consulting and practice management.

"I've found that it's uncommon for people who work in the industry in Miami to actually be from Miami, so having grown up here—and being bilingual—I'm a bit of a unique breed among other advisor consultants in the area," Ivan explains. "This is a relationship-based business. It's easier for me to connect with my clients and build relationships because we not only speak the same language, but we share the same cultural background; I understand the nuances, views, personalities, and customs unique to the people of Miami."

Working with financial professionals in Miami fulfills both his personal passion for the community and his professional passion for finance. It would seem his career path was a fateful one—it began there, and led him back. "I always knew I wanted to be in finance. I jumped right in as soon as I graduated from college," Ivan shares. After receiving his bachelor's degree in business administration and management from Florida International University in 2008, Ivan moved to New York and began his career as stockbroker and account executive with boutique firms before assuming the role of VP of investment services for JPMorgan Chase two years later. He moved to Oppenheimer Funds in 2012, serving in the roles of regional advisor consultant; vice president, senior advisor consultant; and, finally, vice president, senior advisor consultant, international distribution—the role that took him home, and his last role before joining Invesco.

With a successful career in finance, serving the people of Miami—Ivan is living his dream, and he's doing so with a company that matches his passion for the industry and his dedication to his clients. "Invesco offers the largest, most comprehensive practice management curriculum in the industry in Invesco Consulting. We offer programs to help financial professionals get new clients, keep clients loyal and grow their existing business. This is specifically designed to help advisors better articulate their value and help maximize the overall client experience."

Invesco

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Sadia Nabi

> My clients entrust me with their financial futures. I believe it's important to invest my time to understand what they're working toward before they invest their money.

With a background as a former bank examiner for the Federal Reserve Bank of New York, a bond analyst with Fitch Ratings, and a history of successfully leading clients through both the 2001 tech crash and the historical 2008 financial crisis, Sadia Nabi is a special breed among financial advisors. As a financial advisor Sadia attributes her success, and that of her clients, to much more than personalized service—her dedication to the idea of stewardship.

"I take my job very personally. I've seen all the highs and lows of the market, from multiple professional perspectives, and I've witnessed the real-life impact of not one, but two financial crises on people,"

As a successful finance expert with over a decade of experience in the financial services industry, Sadia is well equipped with a powerful combination of skill, savvy, experience, and a broad perspective to serve her clients. She focuses on the serious, long-term individual investor, and she does so through a unique method deeply personalized for each of her clients—and it begins with finding out what is important to them. On this foundation, Sadia builds a specific strategy designed to help them achieve this target, and then follows an established process where they work together throughout the life of the client to help keep them on track toward their goals.

The importance Sadia places on making her clients partners in the investment process reflects her stewardship mentality. For her, managing her clients' financial goals involves much more than parking their money in a portfolio with a specific risk profile. "While it's important for me to understand the level of risk that each of my clients is comfortable with, it's equally important that we work together to balance it with the steps necessary for them to reach their long-term goals," Sadia explains. "While taking a look at their retirement goals, I also look at their life insurance and long-term care needs and monitor their progress to help make sure they stay on track or determine if any adjustments need to be made."

As an honors graduate with a master's degree in energy management and policy from Columbia University and an MBA from Pace University, Sadia is a natural teacher of finance and a passionate advocate for women and women's financial needs. Beyond her role as financial advisor for Edward Jones, she hosts seminars educating women about finances. "This is very important for me. It's very close to my heart," Sadia shares. "Studies reveal women are less financially literate when compared to men, so helping one woman at a time and supporting their financial literacy needs is important to me. It is a true partnership."

Edward Jones

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Jehangir A. Raja

Raja has over 26 years of experience in the financial industry encompassing executive leadership, equities trading, initial public offerings (IPOs), mergers and acquisitions (M&As), sale of businesses, private equity placements, debt financing, and financial analysis.

Jehangir A. Raja (also known as J.A.) has a long and varied business career that encompasses many segments of the investment management, private equity, and related fields as well as positions in corporate finance and operations. For instance, Raja is a hedge fund manager, an entrepreneur, a Wall Street veteran, and an accomplished financial executive. Most recently, in August 2016, Raja founded JR Dallas Wealth Management, a private equity firm based in Dallas Texas, where he serves as the company's CEO.

Since 2004, Raja has also served as CEO of BrightWay Capital (also based in Dallas), where he manages investments, trades equities, and leads mergers and acquisitions, and joint venture transactions. The private equity investment firm was started from scratch, and it raised and managed $1.2 billion within its first year. BrightWay successfully invested and coinvested with firms such as KKR & Co. Inc., a global investment firm; Carlyle Group, a multinational private equity, alternative asset management and financial services corporation; and TPG Capital, a private equity investment firm focused on leveraged buyouts and capital growth. Raja also acquired United Investment Managers, a Chicago based asset management firm with over $300 million under management.

Prior to these acquisitions, Raja was one of the founding members of U.S. Remodelers Inc. based in Irving, Texas, which was eventually purchased by Home Depot. It went public in 1998 and operates as a subsidiary of U.S. Home Systems Inc. Some of the other investments Raja made were in companies like the China National Offshore Oil Corporation (CNOOC), one of the largest national oil companies in China; the Oil & Gas Development Company (OGDC), a Pakistani multinational company; and Alibaba, a Chinese multinational conglomerate holding company specializing in e-commerce, retail, Internet, and technology.

Raja studied graduate level finance investment analysis at St. John's University in New York and earned his MBA from Emporia State University in Kansas.

Because of his extensive experience and expertise, Raja has served on various advisory boards for companies in several industries. For example, he served on the board for the Commercial Finance Association (now the Secured Finance Network), which is the largest commercial finance entity in the world. His fellow directors were CEOs for Wells Fargo and Merrill Lynch. Like SFN, Raja encourages, facilitates, and supports education, networking, and innovation for the betterment of the young and seasoned professionals who continue to move the finance industry forward.

JR Dallas Wealth Management

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DANIEL COHEN

Daniel Cohen is the founder, managing director and chief compliance officer of MacroView Investment Management, an SEC-registered boutique wealth management firm based in Bethesda, Maryland. As a financial advisor with over 20 years of experience, he works closely with clients to design and implement comprehensive financial plans and personalized investment strategies. “We keep our clients in control of their financial life. That is our mission,” Daniel states.

Prior to starting MacroView, Daniel was part of a fixed income team that was sold to Chevy Chase Trust where he served as a director. Prior to that, he practiced reinsurance law.

MacroView is driven by deep analysis and strategic planning, with a focus on avoiding extreme volatility and losses. “While we seek to grow our clients’ wealth, we are not solely focused on beating a meaningless benchmark. We place a premium on achieving a client’s goals and managing risk through asset allocation and flexibility within our investment strategies.

> Everything we do, every decision we make, every recommendation we convey to our clients is driven by our mission to keep our clients in control of their financial life.

What differentiates MacroView from other advisors is their fixed income expertise. Daniel explains, “we use our fixed income capabilities to achieve better risk management in an investment portfolio. Many advisors simply do not commit the time and resources to most effectively manage the fixed income allocations entrusted to their care.”

As both an attorney and a financial expert with an MBA, Daniel serves clients with a unique set of skills, experience, and knowledge—a combination that allowed him to successfully shepherd his clients through both the technology crash in 2000 and the historic financial crisis in 2008. He believes in a top-down investment approach where demographic, societal, and economic trends are key factors in portfolio management, and this investing principle has served his clients well.

Daniel looks at financial markets critically, examines a multitude of changing macroeconomic environments, and analyzes a client’s complete financial universe to formulate a financial plan to help them achieve their long-term financial goals. “What differentiates MacroView from other advisors is that we believe fixed income is an essential asset class in a financial plan and deserves an unwavering commitment of

time, knowledge, and resources that only a specialist can provide,” Daniel explains.

MacroView’s team of investment experts shares this dedication to personalized investment advising, with the commitment to build long-term relationships based on trust, integrity, and open communication. They design, build, and monitor customized individual portfolios for high-net-worth clients, including individuals, non-profits, and investment advisors seeking to help improve their fixed-income management, and use both fixed income and equities to create a customized portfolio around each client’s unique goals, risk tolerance, and time horizons.

“We strongly believe that while an investor may take the important steps to determine a proper asset allocation, they then do not optimally invest the fixed income portion which often is a significant portion—30 to 40 percent, perhaps—of their investable assets. Too much time and energy is spent trying to beat the stock market,” Daniel shares.

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MACROVIEW
INVESTMENT MANAGEMENT LLC

Theresa Szeto

> “Having the opportunity to TEACH, TRAIN and COACH insurance sales professional on building ‘value’ has proven to be the most rewarding aspect of my business.”

As a wealth coach with Canada-based Axiom-FrontLine Financial Services and Combined Insurance, Theresa is responsible for leading, training, and coaching a team of sales agents. With 19 years as a financial services professional, she attributes her success to one simple goal—to always help others to achieve their own success.

Theresa joined Combined Insurance in 2017 as an insurance sales agent. An industry leader in the living benefit space, the company has specialized in accident and sickness plans for nearly a century. After representing the company in that position for a mere six months, she was promoted to sales leader, taking on the role of a coach and trainer responsible for producing exceptional insurance sales agents—while remaining, still, the running top sales leader across Canada. A natural mentor, she thrives on helping others succeed and derives personal satisfaction in their accomplishments.

Within the coaching and training space, Theresa focuses on people and companies. She goes deep into the person’s mindset and often engages in one-on-one forums, where she can see the potential of each individual. “I believe the sales training that companies offer may often not go deep enough, so I go deeper than other people,” Theresa explains. “Having been in sales and finance for nearly two decades, I can appreciate and understand the different roles of each individual and the obstacles that may be inhibiting their success. This insight helps me work with them to identify their untapped potential and reach higher levels in their professional and personal lives.”

Theresa began her career in the financial services industry as a mortgage broker in 2000. During her 12-year career as a mortgage professional, she expanded into the insurance industry in 2004 to offer this extra service to her existing clients, and founded FrontLine Mortgage Solutions Inc. in 2007, to help personally usher clients through the mortgage process. With a commitment to help them achieve their dreams of homeownership, Theresa’s natural tendency to teach and champion others benefitted both her staffs and her clients.

Her growing passion for finance and for lifting others up to reach their highest potential drove her to launch Axiom-FrontLine Financial Services in 2009 to focus on coaching and training financial professionals. She brought this unique combination of experience and knowledge in finance, mortgages, insurance, and training and coaching to serve Combined Insurance eight years later. “I get excited and honored to be at service to my clients,” she states. “The more companies and individuals I help to achieve higher levels of success, the greater the personal reward I derive from it.”

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Georgios Kabitoglou

Today, Georgios' mission is to shape the technology industry by leading both small and large organizations through performance transformations into commercially driven, sustainable business models.

As an entrepreneur, executive, investor, and advisor, Georgios Kabitoglou is truly a "jack of all trades." He has extensive knowledge of many industries ranging from semiconductors, telecommunications, consumer electronics, sanitary, oil & gas and private equity. Throughout his 20-year career as an executive, he supported stock-listed, family-owned, and private equity-owned companies on every continent and successfully increased top and bottom-line results on a global scale.

Georgios' core specialties are sales, marketing and in general the commercialization process of a company while his secondary specialties are organizational development and transformation. Currently acting as an independent senior advisor for Hannover Finanz Gmbh, a private equity company in Germany, he focuses on sales, transformation, mergers and acquisitions. Georgios also serves as an advisory board member for three companies: Dresslife, a technology startup based out of Dellaware/ Hannover that develops an AI based fashion recommendation engine which will revolutionize fashion e-commerce; Moeschter Group, an advanced ceramics and thermal insulation manufacturer based out of Dortmund, Germany; and Cosmatos Group, a shipping, forwarding and logistics services company based out of Thessaloniki, Greece.

In addition to advising, Georgios also takes on individual assignments as an independent contractor with a focus on sales transformation, M&A and turnaround. As an entrepreneur, he drives growth and innovation in various companies and is often the seed investor in start-ups. Although his projects are predominately in Germany and Greece, Georgios has extensive global experience and is proficient in a vast geographical scope.

> In fact, no matter the location or size of the company Georgios is leading, he is always described as an **"enthusiastic entrepreneur"** with a **"progressive and people-oriented leadership style."**

According to Georgios, what sets him apart from others in the industry is his ability to work well in a dynamic environment with strong growth or with problem situations. He describes himself as "an intercultural digital native" who "thrives in the global terrain."

In years past, Georgios' career has been mostly in sales and general management. He started his career in license management and in the semiconductor industry and then moved into telecommunications for 13 years in various sales positions. He later worked in a consumer electronic manufacturing company for a while before eventually deciding to accept a position as a board member for an oil and gas related supply company that specialized in explosion-proof electronics. Georgios' most recent position before becoming self-employed was in 2016 when he became an Executive Committee member for Oras Group, a sanitary equipment company headquartered in Finland.

Georgios is a graduate of Technical University Munich where he studied electrical engineering and earned a Master of Science Degree. Today, he continues to honor his alma mater by volunteering on campus as a coach and mentor to students.

Georgios Kabitoglou, Executive / Board / Investor / Advisor
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MICHAEL SUNNAA

Senior Vice President – Doorway Home Loans

As senior vice president of Doorway Home Loans, Michael Sunnaa, a mortgage veteran, embodies the concept of "servant leadership." He is a leader of the common good, and both his staff and the firm thrive in a unique culture of engagement, commitment, and teamwork, with their clients as the ultimate beneficiaries of his dedication to this philosophy.

In his role at Doorway Home Loans, a 33-year-old residential mortgage origination company based in Santa Ana, California, Michael is the engine that drives the firm's growth. He focuses on bringing on new branch offices and loan officers, conducting ongoing staff training and integration, seeking out new products and loan programs, establishing broker and investor relationships, streamlining operational efficiencies, and assisting with secondary, compliance and human resources. In every facet of his position, people are the fire that ignites his passion and enthusiasm for his work. On the heels of a tumultuous 18 months for the mortgage business, Michael has been able to replace and grow funded volume by over 250% from early 2019 to Q4 2019, while maintaining loan originator attrition of less than 18% in an industry where attrition averages 70%, making him an easy pick for the *Top 100 in Finance*.

As a former mortgage CEO himself, Michael has experienced a variety of organizational cultures. At Doorway Home Loans, he found the ideal match to his leadership style in Matt Danilowicz, Doorway's CEO, which fits perfectly with the company's flat management structure—an uncommon design for the mortgage industry. As Michael explains, "We don't have layers in between the production staff and executive team. We're unique in the sense that our originators have direct access to the people that make the decisions for the company on a daily basis." Michael goes on to say that "Working with Matt has been an eye-opening experience in the mortgage industry as Matt uniquely sees loan originators as people and not just pipelines, which is unlike any other mortgage CEO."

The company's flat structure is even more unusual given its wide service area, both in terms of breadth of services offered and geographic reach. Doorway Home Loans offers all-inclusive residential mortgage products for clients in 14 states, from Florida to Hawaii. It caters to "everyone," from first-time home buyers to families refinancing to remodel their homes or lower their payment to senior citizen clients seeking mortgages so that they can retire comfortably.

Michael points to a quote by Zig Ziggler as one of his guiding leadership principles and a key to his success: "You will get all you want in life if you help enough other people get what they want." He takes this to heart, making himself available to his staff 24/7 and eschewing vacations or time off to help them reach their goals. Michael's approach to supporting their aspirations is as unique as his leadership style. "I don't have goals that I set for each individual person," Michael explains. "They set their own goals. I meet everyone where they're at, establish what their personal and professional goals are, and their goals become mine."

Already armed with an MBA, Michael's dedication to serving his company and staff inspired him to pursue a doctorate degree in organizational behavior to deepen his understanding of people and help them succeed. As a cancer survivor, Michael intimately understands that strength, dedication, and sheer will can make the seemingly impossible possible, and he draws on this to help others overcome obstacles and see their own goals realized. His commitment to helping people extends well beyond the office walls, reaching into community and family. A dedicated husband and father of six, Michael previously served on the local board of education, and he is a big supporter of organizations that work to improve the lives of underprivileged children, veterans and the homeless population in local communities. Michael believes that it is everyone's job to leave a positive footprint with every step you take.

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BOBBI BABITZ

Co-President/Co-Founder
Britehorn Partners

Bobbi Babitz is co-president and co-founder of the Denver based investment bank Britehorn Partners (Britehorn) and its broker/dealer subsidiary Britehorn Securities. Britehorn Partners is a middle market full service licensed and regulated investment bank and a securities broker/dealer with a strong history of both M&A and buy/sale-side advisement transactions in regional, national, and international markets. Britehorn's function is to advise client(s), both buy/sell side through deal sourcing, structure, and financing, to transaction close.

Bobbi launched her 25-year career in finance in New York City, where she spent 15 years in roles with increasing responsibility in investment banking and private equity, as well as serving as CEO/COO roles in portfolio companies she's helped build or turn-around. After moving to Denver in 2010, Bobbi and Brett Story found Britehorn Partners (fka LoHi Merchant Bank) to exploit what they viewed was a need for blue chip, high touch boutique investment banking in the burgeoning M&A middle market. Since its inception, they have grown Britehorn Partners to be a nationally esteemed practice focused on M&A in the technology, telecom, business services and consumer sectors. With her valuable skills and determination to be part of something that matters, Britehorn Partners distinguished itself as a leader in the industry.

From the unique business model of breaking the barriers of rigid and monotone deal structuring and realizing the valuable management expertise of client companies, Britehorn is able to tailor each deal individually for its customers. "We at Britehorn also enjoy investing in our clients on a case by case basis by deferring some costs to equity. Britehorn feels that having a better alignment in the deals we're banking help ensure the focus of each transaction." She continues, "Having owned and invested personally in businesses, we can think more 'out-of-box' than many deal-only focused investment bankers are willing to do. I do believe this is a perspective allowing an instep alignment affording a foundation for a long term relationships."

In 2015, Britehorn Partners acquired a broker dealer subsidiary "Britehorn Securities" to meet another unmet need in investment banking, that for a highly qualitative institutional broker dealer for small investment banking groups throughout the country. Britehorn Securities is a turnkey outsourced broker-dealer platform which provide investment bankers, fund raisers and placement agents the best suite of broker-dealer services available with highly competitive economics. "We found there was discontent with many banking firm's relationships regarding broker/dealers throughout the nation and envisioned a superior , more streamlined process and competitive rates. Through hard work, we've built a top notch platform for experienced institutional bankers and placement agents throughout the country. This business is also in a high growth mode," she's proud to say.

Bobbi places high importance on hiring and mentoring women with the goal of expanding their interest and ranks in finance. "My second job in finance was as an analyst for 100% woman owned and managed hedge fund Doran Capital. I learned to be fearless, confident with my own aptitude and how to step, sometimes crash, past boundaries in a fully male dominated world from my boss, mentor and the firm's CEO, Barbara Doran."

As a leader in her profession, Bobbi is also a leader in the community Bobbi is a founding board member and chairman emeritus of Stoked Mentoring (https://www.stoked.org/), a NYC and L.A. based non-profit which mentors at risk youth. Bobbi is also a board member, executive committee member and treasurer of the *Directors Invitational Ski Classic*, the oldest PRO/AM ski race in the nation and one of the largest on slope events benefiting the U.S. ski team. Bobbi also is a huge champion of her alma mater, Sarah Lawrence College.

ALEXANDER NABHAN

Senior Vice President, Boston Harbor Group

- Forbes/SHOOK: America's Top Next-Gen Wealth Advisor in 2019*, 2018*, 2017*
- Personal CFO to a limited number of families in the Northeast, Florida, and California.
- Brings successful investors resources and opportunities not found elsewhere.

"If you are an entrepreneur and business owner, in real estate, or a financial professional in private equity, venture capital, asset management, or an executive in the life sciences or technology spaces, we would welcome you to reach out to have a casual conversation. You are our life blood and total focus. As a family CFO for almost 40 years, we have an in-depth understanding of your needs and concerns, family goals,business, and the risks associated with it. The Boston Harbor Group and its seven advisors have strategically come together to serve this niche. We provide real estate investors, and other financial professionals, resources they cannot get elsewhere. In particular, cash flow modeling, and access to other asset classes beyond stocks that tend to be a bit more stable. I.E., diversification strategies, income strategies, and low-correlated assets such as commercial real estate, infrastructure, and private equity."

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Alexander Nabhan feels lucky to be among the few who knew early on what they wanted to do in life. His family originally being from Worcester, Massachusetts, his grandfather dropped out of high school to go into the army in his brother's place, made it out of a war, built a business, and retired at 50 years old. His father, Edward, has been in financial services his entire life, starting back at EF Hutton. Alex's mother's brother, Greg, has been in the insurance business, where Alex started out, since 1970, and Ed's sister, Cindy, was a former advisor at Merrill Lynch. Alex grew up with business and finance all around him. At a young age, he was able to see first-hand how his family members handled the concerns, needs, and goals of some of the wealthiest families in the country. He also became fascinated with and a student of the markets. Most importantly, Alex liked the fact that the skills he was either born with, and or developed by virtue of his surroundings growing up, were able to guide other people to a better life, and decided in high school that he would follow in the footsteps of his family in financial consulting. Alexander got his start in the business with internships at UBS Financial Services while in 9th grade. They said he was too young to really do anything, but Alex insisted he wanted the experience even if it was stuffing envelopes for mailers (before email was really big). Impressed with the tenacity and persistence, he got the job. Tenacity and persistence is a common theme for Alex throughout his career, and he uses it today to "get things done" for his clients. After enrolling at the University of Miami, he became licensed as an insurance representative for Northwestern Mutual, signing a few knew clients here and there while attending school, where he graduated with a double major in finance and accounting. Although he liked the aspect of being an advisor, he wanted something more investment oriented. In 2010, Alex joined Morgan Stanley's equity sales and trading division, and finally transitioned into wealth management in 2011. However, because his family was already in the field, he could not depend upon them to become his first clients like others who started in the business with him. Therefore, he had to utilize the skills he learned from his father, and practiced in the insurance business to start cold calling. He very quickly built up his business. A fast start is an understatement. After 3 years, Alex was ranked the number 1 advisor in the country at Morgan Stanley for anyone 3 years ahead of him or behind him. Once he had an asset base, Alexander became much more involved in money management. He wanted to take his business to the next level, and knew that having a good team would be the next step. He partnered with five advisors, including his father, Ed Nabhan, who joined as part of his succession plan. In addition to Alex and Ed, the original Boston Harbor Group consisted of advisors Andrew Zimmerman, James McIntyre, and Megan Cooney. They have since taken on two new junior advisors to help handle client growth. Alexander explains, "We don't want to spread ourselves too thin because our true value comes from attention to detail with our clients." According to Alexander, everyone these days is "A one stop shop. And available 24/7 to their clients." What makes the Boston Harbor Group the best are the relationships it has built over decades, as a "connector of people." Another secret; having older and younger advisors with fresh perspectives. Alex says, "Human behavior and history may repeat itself, but it is a very different market today than it was even 20 years ago. That is for sure." Alex is up-to date and very involved with what is going on in financial markets, technology and health care, and does a lot of work with angel investors and VCs. Alexander focuses heavily on business owners, and other financial professionals who have similar risks inherent in their businesses. He also understands the importance of replacing an entrepreneur's income once they sell their business and can help with that process from start to finish. This niche appreciates greatly; the resources Alex pro-actively brings to them to help them diversify their own risk and personal assets.Over the years, Alex says that he has also become "extremely performance focused" and spends a huge amount of time analyzing investments for his clients. He thinks that "In today's world, it is more important now than ever to not only provide excellent advice, communication, attention, and service, but to also be nimble, tactical, and to provide clients with access to strategies that add value net of all fees over and above anything they can get on their own or cost free." Alexander was named to *Forbes Magazine's, America's Top Next-Generation Wealth Advisors List* in 2017/2018, *Forbes, Top 250 Next Gen Wealth Advisors List* in July 2019, *Forbes, Best In State Next-Gen Advisors List* in August 2019, and to the *Boston Magazine, Five Star Wealth Managers List* in 2015, 2016, & 2019.

BHARTI MISHRA

Advisor, Aryng Inc.

Residing throughout India's subcontinent as a child and in the United States as an adult taught Bharti Mishra the importance of following her heart and living in the moment. She has always believed that "courage, grit, humility, and empathy are the most important virtues in business," so she has endeavored to demonstrate those traits as a professional in the finance industry. Bharti is skilled in data governance and analytics, management, and marketing technology. As an advisor for the data and analytics company Aryng Inc., she provides management consulting services for major clients such as Google, Uber, Abbot Labs, and General Electric.

Aryng is a data science consulting, training, and advising company. Team members help to solve complex business problems, to develop the company's data DNA through data literacy programs, and to deliver rapid return on investment using machine learning, deep learning, and artificial intelligence.

Prior to joining Aryng, Bharti served in several leading positions. She was employed in the digital product management team at Citi where she led engineering and business teams to build the Omni Channel experience using next generation technologies and worked on three year roadmap of the company. She also worked as the business intelligence project manager for AOL, where she played a key role in the development, design, and implementation of the company's ad targeting platform re-engineering.

Bharti says, "I enjoy that my job gives me an opportunity to create a fun and engaging environment for my teams to collaborate, interact, and truly enjoy the work." Bharti was presented with the 2019 *WealthManagement.com Industry Award* by the Wealth Management Financial International in London. Unfortunately, Bharti discovered that few U.S. employees find their jobs as rewarding as she does. In fact, workplace stress is taking such a high physical and psychological toll that it is affecting productivity and resulting in employees paying out $200 billion annually in health care costs. For example, Bharti notes that limited job control and micromanagement has been linked to the high levels of stress that results in heart disease and Type 2 Diabetes.

Therefore, Bharti founded the professional development platform called Dark Pebble. After working in product development, product strategy, technology strategy, and program management, she understands the importance of taking ownership of one's own professional growth and career. Bharti explains, "Health and social support are positively related to work and to personal space. Unfortunately, many workplaces have characteristics that make it difficult to build good relationships." The Dark Pebble platform advocates against practices such as curve ranking, flat organization, and frequent re-organization because they have been proven to reduce healthy collaboration, to prevent fair performance reviews, and to hinder employee-employer relationships.

In addition to improving the lives of employees, Bharti works to give back to people in Texas. She serves as an advocate for a non-profit organization dedicated to growing the Texas economy through business improvement services. She worked for a non-profit that strives to transform the lives of more than one million underprivileged Hispanic and African America students. Bharti says that helping others comes naturally to her because she is "rooted in an agricultural family from the first plains below the Himalayas." As landowners, her family has been responsible for taking care of workers and their families for generations.

In addition, during her childhood, Bharti's school worked in partnership with Mother Teresa's foundation near metropolitan Kolkata, where she helped to homeschool underprivileged children and to raise funds to help the poor. She says her childhood experiences, in a highly diverse group within an industrial setup on the bank of Ganges, helped her become the person she is today. Indian economy went global in the 90s and it had a major impact on Indian households and society. It was a wonderful experience to be on the crossover current of India's globalization tide. Whether she is on the job or in her community, Bharti continues to work to improve the lives of those around her.

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KEN WEBB
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As a certified financial planner with over 25 years of experience in the industry, Ken Webb continues to make a positive difference in the financial futures of individuals, families, and small business owners. He credits his longevity and success in the business to "going beyond dollars and cents." Instead, he and his team members focus on individuals and their families. Ken explains, "We understand there is far more to their financial lives than just the dollars – there is a human component. That's why we treat our clients' goals as if they were our own."

As his title of financial planner suggests, Ken's primary focus is on planning. However, instead of specializing in only one area, he is qualified to assist clients in all areas of planning for the future including retirement, education, insurance and long-term care. In order to better define financial success, he collaborates with his clients using a holistic approach. Ken then helps each client to identify his or her goals, and with both their short and long term goals in mind, he customizes financial strategies to help the client work towards them. He also provides continued support to guide them through each step of the process.

Currently, Ken serves as a financial advisor with Equitable Advisors which is part of a reputable institution that has over 160 years' worth of delivering on its promises to families. They are a growing business that offers guidance, investment strategies, products, and services to help clients prepare for their financial futures. Although they work with millennials, their prime clientele comes from "the sandwich generation," members of Generation X and Generation Y who have children as well as aging parents for whom they need to plan financially.

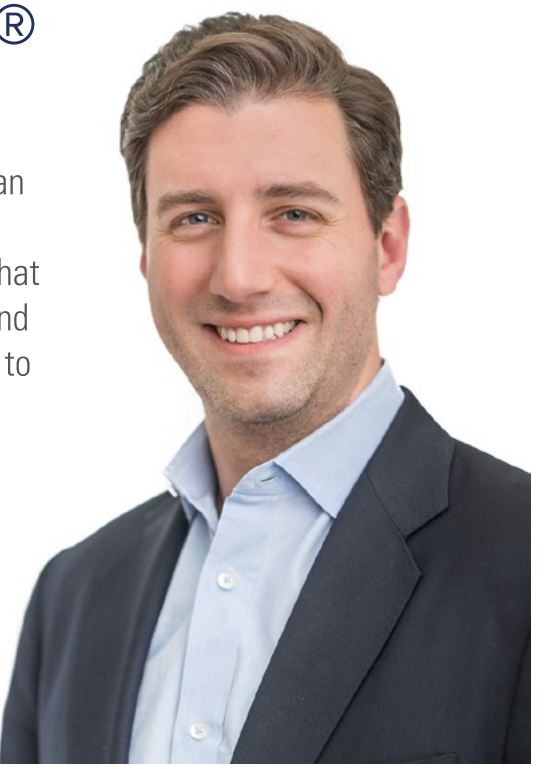
Prior to joining Equitable Advisors as a financial advisor, Ken held many roles in the financial services industry. He began his career in 1992 after earning a bachelor's degree in finance and investments from Bentley University in Waltham, Massachusetts and after earning a Master of Business Administration degree from Baruch College's Zicklin School of Business in New York City. Ken got his start in retail banking at The Bank of New York as a senior auditor but soon moved into wealth management when he joined Equitable Advisors in 1998. He held several executive roles dealing with investments, financial planning, marketing, sales, and internal audit. Ken also earned the designations of Certified Financial Planner professional (CFP®), Chartered Life Underwriter (CLU®), and Certified Private Wealth Advisor (CPWA®).

Although his career has always been important, Ken also realizes the value of family. Therefore, he strives to maintain balance between his life at work and at home. When he is not working with clients, he cherishes the time he is able to spend with his wife and their two children. The family enjoys sports, barbecuing, and traveling.

Equitable Advisors is the brand name of AXA Advisors, LLC. CFP® and CERTIFIED FINANCIAL PLANNER ™ are certification marks owned by the Certified Financial Planner Board of Standards, Inc. These marks are awarded to individuals who successfully complete the CFP Boards initial and ongoing certification requirements. Securities offered through AXA Advisors, LLC (NY, NY 212-314-4600), member FINRA, SIPC. Investment advisory products and services offered through AXA Advisors, LLC, an investment advisor registered with the SEC. Annuity and insurance products offered through AXA Network, LLC. AGE- 149838(12/19)(Exp.12/21)

Michael Gold, CFP®

> “Clients become like family, hence the name. We become an instrumental component of their lives and I fall in love with the families I serve. My entire day is spent figuring out new ways that can improve and enrich the quality of their lives and preserve and safeguard their wealth. In the end, I am always exploring ways to help my clients even more.



For Michael Gold, president and CEO of Gold Family Wealth, clients become family. He is on a mission every day to enrich their lives and enhance their experience by delivering massive value in helping them realize their financial goals, while working to preserve and safeguard their wealth.

Although Michael founded Gold Family Wealth, a private wealth management boutique, in 2018, it was an idea 20 years in the making. It all began with an unexpected tax debacle. After just graduating from Stern Business School at NYU as a newly minted MBA specializing in quantitative finance and leadership, Michael learned that in addition to the business school loans, unfortunately, he also owed a significant amount in taxes due to the work or lack of tax-planning he received from an “ill-equipped accountant.” As he toiled for months to correct the situation, he sought the advice of CPAs and other financial experts and examined planning areas to identify gaps and weaknesses.

“I spent a tremendous amount of time vetting professionals until I found who I believed were top-tier experts and felt comfortable in their advice addressing my current situation and improving it.”

Once I put my team in place, I discovered what it felt like to have my own family office. “I had the top experts in their respective fields, all working together and sharing ideas to help me and my needs- current and long-term,” Michael explains. “That’s when it dawned on me that this is how financial advice should be delivered. It seems that too many people get advice piecemeal and in many cases, end up with a great advisor but a bad accountant or lawyer, insurance agent, investment advisor, etc. Having zero collaboration amongst one another just feels like a disservice.”

With that epiphany, Michael was on a mission to change the way financial advice is delivered in the marketplace. The design for Gold Family Wealth continued to evolve as Michael refined the concept over a 20-year career starting as a 22-year-old financial advisor at Morgan Stanley then Wachovia Securities and branching out to the independent side of the business developing into a private client wealth manager.

Michael adopted the positive attributes from both the big firms as well as the independent ones while closing the “piecemeal” advice gap. Michael further studied the “super rich” and the family office model, helping him develop a process that allows wealthy families to access the family office experience without being “super-rich.”

To deliver holistic wealth management and advanced planning, Michael’s process evaluates every aspect of his client’s financial situation ranging from investment, tax, trust and estate, insurance and retirement, then connects all the dots to identify any gaps or missed opportunities. Based on this evaluation he calls, “stress-testing,” Michael strategically outsources professional experts from these various fields of tax, insurance, retirement and trust, and estate law to collaborate on potential solutions to help position his family of clients to achieve their desired goal(s).

“The idea of the company was to ensure no one got tripped up the way I did,” Michael explains. “Stress testing allows us to look at every aspect of our client’s business and personal financial world to identify obstacles or red-flags, then we bring in vetted professional to address any gaps and explore all appropriate opportunities.”

The company’s name, “Gold Family Wealth,” reflects the importance Michael places on his relationships with his clients and a unique edict among the field of wealth management firms. “We don’t take on thousands of clients. We look for the right fit- clients to whom we can add immense value to” Michael says.

When asked what drives him, Michael explains, “I’m guided by my relationships. The greatest reward I could receive is to learn that the lives of the people I care about have been improved as a result of my guidance, counsel and advice. This goes for all my relationships in life, both professional and personal.”

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RICK TAIANO, COO

nabSecurities LLC at National Australia Bank, Ltd.

As a banking and finance executive with over three decades of experience in the global capital markets, Rick Taiano serves as chief operating officer of nabSecurities, LLC, at National Australia Bank, Ltd., a U.S.-regulated broker dealer. He is a capital markets specialist with a personal passion for entrepreneurship and angel investing for small start-ups and himself the sole owner of two small start-ups. As steward of the firm's New York office, Rick's professional and personal interests meld in his approach to managing the firm's assets and serving its clients. "I have a lot of very deep passions outside of work, and I parlay a lot of experiences from those things into my professional role," he shares.

Rick joined National Australia Bank in 2006, bringing with him strong U.S. and international professional relationships, a diverse background in business and product development, sound credit judgement, and excellent risk management skills, with specialization in project and change management, investor engagement, and technology implementation—with compliance expertise underlying them all. He leads with insight gained as a board member to numerous corporations, including broker/dealer firms, special-purpose financial companies, and universities and nonprofit organizations.

As a COO who wears many hats, Rick draws from this cache of diverse knowledge, skill, and experience as he commands the many moving parts of a demanding role. He manages the firm's capital and liquidity, its small portfolio of assets, and the risk, and he assists with managing compliance and transactions. He is a rotating member of the firms risk committees, compliance steering committees, and the corporate social responsibility committee. While gracefully juggling the intricate inner workings of the broker dealer. Rick is also responsible for recruiting the firm's summer interns. Something he says is a very exciting responsibility as it cultivates younger staff and gives them the opportunity solidify permanent roles within the Firm. Nothing satisfies him more than given young people an opportunity.

Rick began his career in finance in 1987 as an associate at Goldman Sachs, where he worked for eight years before joining boutique firm Lord Securities Corporation as partner and vice president in 1995. In 2000, he moved to Scotia Bank, serving as a director for five years. He joined NAB in 2006, and progressed through increasingly demanding roles. He began as a director on the assets securitization team, serving in that role for three years before becoming a director on the specialized group assets team from 2009 to 2012, at which time he was appointed to his current position as COO.

For Rick, determination, passion, and commitment to community serve as the driving forces behind a long list of accomplishments—professional and personal. He holds FINRA, SIE, and *Series 79* licenses as well as a certificate in Core Concepts from Bloomberg Market Concepts, all of which complement a bachelor's degree in economics from New York University, an MBA in global management, and a certificate in entrepreneurship essentials from Harvard Business School. "My parents didn't even finish high school, so I'm proud of what I've accomplished academically," he shares.

Rick's list of charitable work rivals that of his professional experience. In 2015, he received the *LaSallian Medal Award* for recognition of his efforts in supporting and teaching high school students. Among his many volunteer activities, he is a former member of Rutgers University Leading Disruptive Innovation advisory board, and he's actively involved with SIFMA's Disaster Recovery and Business Resumption committee.

Rick's passion outside of work is music. A drummer for 30 years, he is a professional musician, primarily a "session player" in the hard rock/metal space, often asked by bands to record. He's played on numerous records that are available on *iTunes* and elsewhere, and he also owns a recording studio, where he acts as a producing engineer, recording musicians' albums.

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Brandon Brown

Known throughout the greater Detroit area as an entrepreneur and insurance industry leader, Brandon Brown is focused on the future of insurance and the important role new technologies play in improving consumer experience. Brandon is a crypto advocate and understands the business applications of blockchain and artificial intelligence. As a result, Brandon recently started an insurance revolution by developing noblCRYPTO, the first insurance of its kind to protect cryptocurrency holders against hackers. As a co-founder and Chief Executive Officer at nobl Insurance, Brandon is now educating the public on how he and his team can make insurance an easy, affordable, and positive experience.

The idea for starting nobl Insurance began in 2017 when Brandon and co-founder Nick Hurst set out to solve consumer dissatisfaction within the insurance industry. Through their daily front-line interactions, both men had been exposed to customers' frustrations and structural problems that often led to difficulty making and processing claims efficiently. Thus, Brandon and Nick set out to create a transparent business model that would remove the conflict between the policyholder and the insurance company by turning policyholders into owners. When the insurance company is successful, the policyholders win.

nobl's platform utilizes technology to remove underwriters and adjusters from its peer-to-peer risk-sharing model. By removing the complication and expense of traditional insurance, they could now deliver a revolutionary "hot-wallet" insurance policy that is cost effective. "This simply could not be done in a traditional insurance model," says Brandon. nobl receives a flat fee to run the daily operations of the insurance company, and policyholders own the company and receive 100% of the dividends paid. nobl has no incentive to deny claims. This allows nobl to act fairly in the best interest of all policyholders.

Next, Brandon and Nick began to focus on insurance innovation. They wanted to begin the nobl revolution with a sector that is underserved by the insurance industry. "Cryptocurrency [digital assets] made perfect sense. With billions of dollars stolen in hacks, it's an industry crying out for the protection that only insurance can provide," explains Brandon. "Emerging markets benefit most from infrastructure. noblCRYPTO is the missing link in the cryptocurrency ecosystem. Insurance will bring confidence to new entrants and those already in the space."

They are set to be a US-regulated web-based, direct-to-consumer insurance company serving all 50 states. Through their product, noblCRYPTO, they provide the only solution to the number-one threat in crypto, which is the risk of hackers. According to Brandon, noblCRYPTO is an affordable insurance that protects individual investors with limits up to $50,000. If an exchange is hacked, and a policyholder's cryptocurrency is stolen or the exchange goes out of business due to the hack, nobl's platform will process the claim and pay out quickly. Brandon explains, "We want to be more than just another insurance carrier. We want people to see insurance as a force for good again."

> "We want to be more than just another insurance carrier. We want people to see insurance as a force for good again.

nobl.

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Jeremy J. Walker

As wealth manager, president, and managing partner of Maverick Wealth Management, **Jeremy Walker** specializes in financial planning, wealth management, risk transfer, and generational asset transfer strategies for individuals and for agribusiness clientele. With twenty years of experience in the financial services industry, Jeremy continues to put his clients first and to provide them with the sound financial advice they need to achieve financial independence.

Jeremy considers himself fortunate to be among the few who knew early on what they wanted to do in life. He knew that he wanted to go into finance and to take a holistic approach, even before it became popular to do so. After enrolling at the University of North Texas in Denton, Jeremy earned two bachelor's degrees. The first was in financial planning, and the second was in insurance. He then went on to earn two designations from the College for Financial Planning in Colorado: Chartered Retirement Planning Councilor (CRPC) and Accredited Wealth Management Advisor (AWMA).

Throughout his career, Jeremy worked for high end investment firms such as Merrill Lynch and Ameriprise Investment Services Inc. While working with Ameriprise, he met Matt Hubbell, an advisor for Edward Jones in a neighboring city. Matt had a lot of experience in finance, and his background included being a portfolio manager, a whole seller of investment products, and VP of institutional sales

> "Serving our community and our clients is our primary focus. Without them, we are not a firm. Working together to help our clients is our staff's number one goal. We work hard to earn their trust, and we will always value and guard the trust they place in us.

for TD Ameritrade. After discovering that their different philosophies and diverse backgrounds helped them to better serve those in rural communities, the two decided to become partners and to create their own practice; Maverick Wealth Management.

Headquartered in Burleson, Texas, Maverick Wealth Management is now a completely independent firm and is licensed in 30 states. The company focuses on the agriculture industry with 50% of the clientele being agricultural and 80% being rural. Jeremy credits much of their success to their unique backgrounds and to their code of ethics. He explains, "Serving our community and our clients is our primary focus. Without them, we are not a firm. Working together to help our clients is our staff's number one goal. We work hard to earn their trust, and we will always value and guard the trust they place in us."

Throughout his career, Jeremy has received multiple awards and recognitions. He was named salesman of the month over a dozen times and salesman of the year twice during the time he worked in commodities. While at Ameriprise, he was awarded several firm and industry-wide recognitions including the prestigious *Protect the Dream Award,* and Jeremy has been a recipient of the coveted *5 Star Wealth Management Award* for the past seven consecutive years.

MAVERICK™
WEALTH MANAGEMENT

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Hubert M. De La Vauvre

Vice President

Hubert De La Vauvre is a vice president for Brown Gibbons Lang & Company, a leading independent investment bank and financial advisory firm focused on the global middle market. A leader in investment banking specializing in sell-side mergers and acquisitions, he focuses predominantly on the industrials sector, and specifically on metals companies. As a VP in the firm's Chicago office, Hubert's responsibilities include managing the entire process on M&A transactions, overseeing a group of analysts and associates running the due diligence process and providing day-to-day communications with the companies they serve—all to ensure a successful transaction for each client.

Born and raised in France, Hubert moved to Chicago when he was 12 years old, and he brought with him a unique perspective and life experience that have served both him and his clients well. "I have a different cultural background that I bring to the table. In addition, my father was the CEO of a global food ingredient company. Through his example, he gave me the blueprint of what it meant to work hard and to make sure your family is always taken care of. This is a huge differentiator. I've always worked hard," he shares. And, indeed, he has.

He began his career in 2010 as an analyst with an investment bank, where he spent the next 10 years rising quickly through the ranks to vice president. While working a full-time job, Hubert attended night classes at the University of Chicago for two and a half years in pursuit of his MBA, and at the same time with his wife was raising two young children. In 2018, he graduated with honors from Chicago Booth, one of the world's best business schools, and joined Brown Gibbons Lang & Company as a vice president the following year, in 2019.

Hubert points to family, self-discipline, and his passion for challenges and knowledge as the foundation of his accomplishments uncommon for a 31-year-old in his field. "I've always placed large emphasis on professional and personal growth, and I've always enjoyed the challenge of confronting difficult problems and learning new things. I'm always trying to be ahead. I think that's part of the reason that I've always been a quick learner." he explains.

"Those traits still push me to succeed professionally, but family remains my greatest driver. My wife and three children give me a purpose to work harder."

With offices in Cleveland and Chicago, as well as representatives in Philadelphia, BGL has been serving clients for more than 30 years. The firm specializes in sell-side M&A, with deals ranging from $20 million to $500 million, in addition to providing capital markets, financial advisory, and other services. Its 100 employees serve the firm's clients across the business and industrials services, consumer, healthcare & life sciences, industrials, and real estate sectors. "It's a great company, and I love what I do."

> I've always placed large emphasis on professional and personal growth, and I've always enjoyed the challenge of confronting difficult problems and learning new things. I'm always trying to be ahead. I think that's part of the reason that I've always been a quick learner.

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MORGAN IRVIN, CFP

Managing Director
Park City Family Office

By working with leading firms such as Goldman Sachs, UBS, and Raymond James, Morgan Irvin attained an esteemed reputation as a CERTIFIED FINANCIAL PLANNER™ and trailblazer in the industry. Today, she serves as a managing director and co-founder of Park City Family Office, a nationwide multifamily office. Along with co-founder Bruce Greenwald, she advises families about their businesses, philanthropic legacies, and family constitutions. Through aligning inter-generational values and vision, Morgan's primary responsibility is to work with families to implement investment and governance strategies that will endure the test of time.

Located in Deer Valley, Utah, Park City Family Office is a firm that offers "depth, breadth, and collaboration of resources unique to the ultra-high net worth family space." Morgan and Bruce guide each family in defining an identity, mission, and purpose that culminates in a family business plan. Morgan explains, "For families who are searching for an enduring legacy, we are doing things differently. We are returning the definition of wealth to its origin: the transfer of knowledge, skill, and ability." Therefore, Morgan says, the company is unlike any other model available in the market place today. Their approach is to lead with value-based decision making and to take the time to understand each client's purpose and beliefs.

According to Morgan, the main aspect that sets Park City Family Office apart from other firms is their ability to bring an array of disciplines under one umbrella. She and Bruce bring in additional experts as needed to guide clients in defining their family legacies and in accomplishing their financial goals. Therefore, a multidisciplinary team of professionals, including attorneys, investment bankers, accountants, chief investment officers, and senior living specialists, work together to support the unique needs of their clients. Morgan explains, "We set our team up differently because we believed the financial services industry was too transactional in nature when it should be about putting people first."

In fact, Park City Family Office's motto is "People. Purpose. Process." They especially pride themselves on properly educating families, including children as young as 5-years-old. According to Morgan,"The dialogue is catered to what each family wants to share. It is important for children to be exposed to the environment as well as the trials and tribulations of the family because transparency and inter-generational dialogue are the cornerstone of successful family governance." The firm's goal is to prepare beneficiaries for the wealth they are to receive, rather than prepare the wealth for the beneficiaries.

Community involvement is also a central part of the culture at Park City Family Office. For instance, Morgan is in the process of co-founding Park City Family Office Foundation, which will focus on bringing financial literacy and education to the community. In addition, Morgan serves as the vice president of the board of trustees at The Egyptian Theatre, is a volunteer radio DJ at KPCW, and a gala committee member for the Kimball Art Center.

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Scott Cosentine

As partner with Ashland Partners & Company LLP, a global public accounting and consulting firm focused on the investment management industry, Scott Cosentine runs the Chicago office and leads the national financial statement audit, tax, cyber security, vendor due diligence, and AML consulting practices. With a successful career spanning two decades, his passion for his work is clear. "I love the constantly changing industry and regulatory landscape, and having an obsession with ongoing improvement has proven invaluable. We have been able to sustain double-digit growth year after year by knowing our niche and knowing that our client service is what sets us apart," he shares.

Founded over 25 years ago, Ashland Partners serves clients across the U.S. and in key financial markets around the world. The firm's nationwide staff caters to a range of clients, from single-person emerging investment managers to the largest global household names. Prior to joining Ashland Partners in 2012, Scott managed a variety of audit and advisory services with Crowe LLP.

The list of his areas of expertise is long and impressive, including external/internal audits, consultations for traditional and alternative investment funds and advisors, trusts, 529 Plans, broker-dealers, banks, specialty lenders, and performing M&A valuations and due-diligence consulting, as well as experience with SEC, SOx 404, FINRA, FDICIA, and IRS reporting. In addition, he was recognized by the NAPAP in 2015 as a *Top 10 Public Accounting Professional Rising Star in Illinois*.

Still, what Scott finds most satisfying is the feeling he derives from working closely with clients, and serving his team and firm. "I reflect on the sacrifices my parents made in all aspects of my life, that is what motivates me every day—for both my family and my co-workers' families. It also helps to have such an amazing wife, as I do," he explains.

Scott is dedicated to being an active participant in both his profession and his community. In addition to being a part of numerous industry and community charity organizations, he serves as the chair of the Illinois CPA Society's Audit & Assurance Services Committee and as a vestry member at St. Mark's Church in Geneva, Illinois.

For Scott, his personal and professional values converge: "Our mission is to ensure there is credibility and transparency in the capital markets. The more effective and efficient we do our job, the better off all investors are, and I take pride in the importance our role serves in the global markets."

> "When investment firms and funds need the expertise of a large firm, but desire the service and value of a smaller firm, we are who they turn to.

ASHLAND PARTNERS

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JASON HULLENDER

CO-FOUNDER
& MANAGING DIRECTOR

Jason Hullender is the managing director of IAG M&A Advisors, which is an intermediary mergers and acquisitions firm headquartered in Carrollton, Texas. He also heads the company's buyer division, where he oversees and manages the deal-making team.

Founded in 2009, IAG provides clients with intermediary acquisition and value building solutions in order to facilitate the buying and selling of their businesses. Their team of advisors meets with business owners in strict confidence to go over their goals for exiting their business, after which they put together a comprehensive valuation and other marketing materials to send out to prospective buyers, especially those with whom they have already established relationships in the market.

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But no matter which role Jason is playing, he strives to put the interests of his clients first. He works closely with them to understand their goals and to manage the sales process quickly and efficiently.

The IAG M&A advisors also work on a buyer mandate. This process involves locating a business for a buyer by considering the business and its finances from the buyer's perspective. If it is decided that the company would be a good fit, then the buyer will hire IAG to represent him or her throughout the process of selling.

Once IAG is hired, they have their client service team work with the client to prepare him or her for entering the market. At that point, the client is assigned to one of IAG's deal makers who works with the client throughout the entire process of selling the business. "We are essentially business matchmakers for buyers and sellers," says Jason. To date, his team has assisted owners across multiple industries navigate through the exit process, and they have managed over $2 billion in transferred value for their clients.

Prior to co-founding IAG, Jason led the marketing division of another mergers and acquisitions firm and proudly served on active duty in the U.S. Marine Corps for six years. He is also a certified business broker and a member of the International Business Broker's Association (IBBA) and M&A Source.

Under Jason's leadership, IAG has maintained an A+ rating with the Better Business Bureau, and they closed a record number of deals in 2019. Jason reports that 2020 is looking even better, so he and his team are looking forward to assisting more sellers and establishing new relationships.

EDWARD P. YETSKO

MBA, CFP®, CSRIC™

As an experienced and accomplished financial planner, naval officer, educator, and lacrosse coach, Ed Yetsko has learned that in order to be great at any of those roles, you must first take the time to fully understand your goal or mission. Then, you must be willing to utilize the skills and strengths of those with whom you work to accomplish those goals. Ed has applied this lesson first-hand as a Certified Financial Planner™ who has been helping his clients meet their financial goals for the past 30 years. Today, as a partner and financial planner at Aspire Financial Group, LLC, Ed continues to ensure that his clients are the most important part of his practice.

In 2016, after a long career as a partner and senior vice president for financial services at The Partners Insurance and Financial Services, Ed and his associate, Kevin Dempsey, founded Aspire Financial Group, LLC. AFG is an independent financial planning and wealth management firm located in New York's Southern Tier. According to Ed, the firm's goal is to help clients align their financial actions with their life's goals. His focus is on investment management, retirement planning, and retirement income management. Ed believes that sustainability should be integral to portfolio construction and risk management and is incorporating sustainable, responsible, and impact investing (SRI) into his practice. Ed works primarily with corporate executives and professionals and has also developed expertise in serving athletes and professionals in the sports industry. Ed is backed by a client service staff that understands and embraces their role in helping clients achieve their goals and takes pride in nurturing the personal client relationships the team has developed, so their tagline is "Dream, Plan, Aspire."

Edward plays several leadership roles at AFG. As a registered principal, he has supervisory responsibilities and is also working to help develop a younger associate advisor. Since they are a smaller firm, he does however focus the majority of his time on client relationships. Effectively working with clients involves recognizing that everyone's economic and life situations are unique. Therefore, he understands that personalized service is essential when matching clients with the most suitable financial solutions. As a CFP® professional, he is committed to working as a fiduciary in his clients' best interest.

Ed served in the Navy on active duty as a submarine warfare officer and over the course of several deployments, earned status as both a "Bluenose" and "Shellback" meaning that he crossed both the Arctic Circle and Equator at sea. After active duty, Ed started his career in financial planning and also continued to serve as a Naval Reserve officer. He retired at the rank of captain, with 27+ years of combined active and reserve service, including three reserve unit commanding officer tours and service as the Navy's emergency preparedness liaison officer to New York State. He served for over 30 years as a blue and gold officer for the U.S. Naval Academy, counseling and evaluating candidates for admission. Ed is also a former junior college and high school lacrosse coach.

Currently, Edward is a member of the Financial Planning Association, Investments and Wealth Institute, and the U.S. Forum for Sustainable and Responsible Investment. He is also serving as a member of one of The Community Foundation for South Central New York Grant Review Panels. However, Ed's most important roles are husband to his wife Lynn (of 41 years), proud father of four daughters, and grandfather of nine grandchildren.

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BETH BLECKER, RFC

Chief Executive Officer
Eastern Planning Inc.

"We stress to our clients that things happen; things change, so we all must make sure that we constantly live, breathe, and update our financial planning at ALL stages!"

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After working for over 20 years in corporate and public accounting, Beth Blecker helped to launch Eastern Planning Inc. based in Nanuet, New York. Five years later, she became the firm's chief executive officer and under her leadership, Eastern Planning quickly established a reputation for providing individualized, practical advice as well as superior client service.

With almost three decades of experience in retirement planning and expertise in distribution strategies, Beth provides her clients with proactive financial strategies. She works to remind clients that financial planning "isn't just about their money; it's about their quality of life." Beth's team includes five vital associates, who also help ensure an incredible client experience. Client care is a hallmark of Eastern Planning.

In fact, Eastern Planning has a logo which says, "Plan with confidence, and enjoy life." According to Beth, this statement summarizes the mission of the entire company in short. Although the firm does traditional comprehensive planning, and they do everything to ensure that it is done correctly, Beth argues that financial planning is not done; it is lived. She explains, "We stress to our clients that things happen; things change, so we all must make sure that we constantly live, breathe, and update our financial planning at ALL stages!" Their primary objective is to help their clients meet their long-term financial goals.

For instance, Beth has clients in their late 80s who were in the 60s when they started doing business together. Now, she helps them to utilize their long-term care policies. Beth and her team members offer financial planning for Bergen, Rockland, and Westchester Counties and work to make sure that all of their clients have what they need. They take pride in helping their clients through all stages of life.

One aspect that makes Eastern Planning unique is that Beth and her son, Matthew, are partners. Matthew Blecker is a Chartered Financial Analyst (CFA) and a Certified Financial Planner (CFP) with an MBA from Columbia University Business School. Beth, a graduate of Fairleigh Dickinson University, has been a financial planner for 24 years. She is also a long-time member of Ed Slott Master Elite Advisors, an organization of financial advisors dedicated to serving as leaders in the IRA industry. The combination of Beth's and Matthew's talents are utilized to serve every single client so that those who come to Eastern Planning receive all that the firm has to offer. Since their company is comprised of family members who care about their clients, they say: "Let our family help your family."

Beth is also passionate about community involvement and working with charitable organizations. Therefore, supporting charities is an important part of the culture at Eastern Planning as well. Beth serves on the board of People to People and the Holocaust Center and has been a Big Sister with the Rockland County Big Brother Big Sister program. She also continuously serves as a mentor and has long been involved in helping women develop financial literacy.

Dennis Clark

Since joining Shelton Capital Management in 2011, **Dennis Clark** has served as the firm's managing director. Prior to joining Shelton Capital, he was co-founder and president of Advisor Partners, an asset management firm catering to professional investment advisors. This after a long tenure as a senior executive of the Charles Schwab Corporation has established Dennis as a respected leader in the financial services industry.

Shelton Capital Management is a multi-strategy asset manager with offices in San Francisco, Denver and Greenwich. Since its founding in 1985, Shelton Capital has maintained consistent investment principles as well as a steadfast focus on delivering authentic customer service. As of September 30, 2019, the company manages over $2 billion in client assets.

> The firm offers investment solutions, including mutual funds and separate accounts, to the clients of wealth managers, individual investors, and the retirement plan market.

As the managing director of Shelton Capital, Dennis is responsible for developing sales, marketing, and strategy initiatives. He is a member of the executive management team along with the chief executive officer, Steve Rogers, and the general counsel and chief compliance officer, Greg Pusch.

According to Dennis, the investment management business is experiencing dramatic changes with the trend towards index investing, consolidation among asset managers and shrinking margins. As a boutique firm competing with industry giants, Shelton Capital is growing and responding to these changes in several ways. For one, the firm is growing organically by providing existing clients with authentic service. As an example, portfolio managers are available to meet or talk with their advisor clients directly on a regular basis. As another example, Shelton Capital's retirement plan clients enjoy the benefits of investment education meetings conducted onsite at the employees' workplace.

Another important competitive advantage is the variety of unique and compelling investment solutions Shelton Capital manages. The firm offers a Tactical Credit strategy and an Option Overwrite strategy, both seeking to provide a high level of income in an otherwise low yield environment. In addition, Shelton

Capital has an International Equity strategy that has a unique approach to security selection with a long-term track record of success.

Lastly, the firm is executing on its acquisition strategy. This involves identifying other asset managers experiencing the same challenges. Acquisitions can take the shape of Shelton Capital absorbing another asset manager's mutual funds or doing a "lift out" of an entire portfolio management team.

Dennis believes his industry has a responsibility to address the retirement savings crisis in this country. He explains "the financial services industry has not responded adequately, nor has our education system or our leaders in Washington DC. We've seen some changes on the margin in terms of transparency, the move away from commissions to fee-based advice and regulatory oversight. However, much more can be done to de-mystify investing and educate people earlier in their careers as to the value and importance of investing basics. The impact of making smart investing decisions can have a dramatic and positive effect on one's comfort and lifestyle especially later in life."

SHELTON
CAPITAL MANAGEMENT

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GARDNER "DEAN" SCHROTH

Managing Director — Random Walk Consulting

As managing director of Random Walk Consulting, LLC, a strategic consulting and business development firm, Mr. Gardner Dean Schroth has committed to leveraging his capital markets capabilities and experience to aid his clients in executing their strategic and financial objectives.

Dean has built his firm on long-term relationships and enduring values, establishing a reputation for vision, integrity and execution. Dean is committed to providing an exceptional level of client care and financial stewardship and to building relationships grounded in transparency. In his words: "Integrity and trust are the foundational cornerstones at Random Walk."

Founded in 2015 in New York City, Random Walk Consulting specializes in small- to mid-cap private and public companies, performing two key functions: 1) Management and preparation of corporate capitalization functions, as well as, 2) Managing the stakeholder communications and investor relations side of the client company. Dean specializes in providing financing tailored to small businesses and utilizes his unique knowledge and skill in the capital markets to fuel their growth. Speaking further on this topic, Dean explains, "What is going on in the small-cap equity industry now is an overall tightening of clearing standards for 'low-priced' stocks. This is due to a number of factors, but most notably the actions of 'bad actors' in the past few decades, thereby making it much more difficult to capitalize these companies. We at Random Walk have the relationships and experience to overcome these barriers." Dean began his career at the age of twenty-two. After graduating with a bachelor's degree in business administration from Fordham University's Gabelli School of Business, he served as chief risk officer for Throne Capital, a US domestic long/short equity fund management company. Dean formed Throne Capital with 3 partners. "That was the biggest mistake I have ever made. We were young and inexperienced as a group, and we weren't capable of running a functional hedge fund," he explains. "This is when I learned that one's mistakes are as important, if not more so, than one's successes. I also learned probably the most important lesson of my life—preparation is paramount—preparation for the 'fat tail'." Dean was able to leverage this setback by moving to Transclick, Inc.—a *World Economic Forum* member company—as vice president of corporate finance. During this time, Dean gained valuable knowledge and experience related to corporate finance and learned invaluable lessons that inform his perspective on life and his approach to clients. Transclick's CEO, ex-chief strategist for Tudor Investment Corporation, Columbia University finance professor, and the author of Bill Clinton's only authorized biography, took Dean under his wing and gave him practical and traditional corporate finance training and education. With these lessons as a guiding force, he acquired his Series 7 and 63 licenses and spent a brief time in institutional sales for a small broker/dealer in New York City. During this time, Dean acquired more than $1.4B in overseas IG corporate credit accounts.

While he has enjoyed a successful finance career, it was a volunteer role at Brooklyn Unlimited, a d/b/a of the nonprofit Brooklyn community service that was one of Dean's most meaningful jobs—and one that drove the idea of Random Walk. Brooklyn Unlimited identifies simple manufacturing practices that could be used to help developmentally disabled adults. Dean sourced the manufacturing contracts with these companies. "I received a great deal of personal fulfillment because I saw real pride and joy in the clients' lives, being given an honest wage and an opportunity to be productive. This led me to my current path of business development," he shares. "I've always been drawn to entrepreneurship and assisting small businesses. Validating an ethereal thesis to create something far greater with tangible value provides a great deal of fulfillment, personally, and professionally. At Random Walk, we have a strong *pro bono* platform for local businesses with this very goal as our mandate. I am and always have been, a supporter of local businesses." While the firm serves a gamut of industries, one particular sector—fitness—might have come to it by way of destiny, when Dean's personal life and professional life merged after he lost 100 pounds in 6 months. One of the firm's more notable clients, Hawkin Dynamics, run by Bennet Watson, Dean's friend of almost 20 years, presented a major opportunity to get ahead of the industry curve. "Working with them took on a new importance and meaning to me. It became clear to me that fitness and its related verticals were a massive opportunity that was underserved at that time." From there, the firm focused on fitness, quantified self, and LOHAS—a far departure from Dean's accomplishment of completing the only Oil & Gas IPO in the year 2016. To date, Random Walk has participated in well over $500M in transactions with roles on a principal, advisory, or co-advisory basis. When asked about the future of Random Walk, Dean replied, "After 6 years of 18-hour days, Random Walk has amassed a rather sizable portfolio of both public and private equity, as well as several corporate notes. We intend to spend our resources on unwinding these assets. While we may take on additional clients under very specific circumstances, new business is certainly not our current focus. That said, we will always honor open contracts and see them to their completion." Dean pledged an oath to "honor his obligation to serve the interest of shareholders and other stakeholders." Dean grew up in NYC and is an avid skier and squash player. He holds affiliate membership to the CFA Institute and is also an active member of the CFA Society of New York.. Dean is currently a candidate for the FMVA Corporate Finance Institute certification and has completed the Investment Banking Institute's Bootcamp.

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Tyler Wilton, CFA

Vice President,
Portfolio Analyst & Strategist

As Vice President of the Liquid Real Assets ("LRA") team, a Chicago-based buy-side asset management platform within DWS Group (ticker: "DWS"), Tyler Wilton wears several hats to fulfill this unique position as a research and strategy leader, supported by nearly 14 years of relevant experience. On the buy-side, traditional career paths are portfolio manager or analyst. Tyler's distinguished role is essentially a hybrid between the two, requiring a multi-faceted and adaptable skill set. An important aspect of his role is to create and communicate thought provoking research for various investor types. In addition, Tyler provides crucial support for the LRA team by gathering and analyzing capital markets data, assembling presentations, and crafting marketing pieces. As a decision maker and primary source of knowledge within the team, Tyler seeks to identify opportunities, address client needs, and attract new business.

DWS Group is among the world's leading asset managers with $820 billion assets under management. The LRA team manages roughly $25 billion for clients around the world with strategies focused on "real assets", namely global real estate, infrastructure, natural resources, and commodities. He interacts directly with clients and sales to provide financial market updates, economic trends, and the team's outlook.

"It's a unique and fast-paced role that requires dynamic problem solving, communication, and multi-tasking skills, so there is never a boring day" he says. "As the landscape evolves for active managers, I have been focused on creating research-based content to arm clients and sales with actionable intelligence to improve communication, win business, and retain assets."

With a natural passion for the industry, Tyler did not wade in the shallow waters, determined to begin a career in such a competitive industry. After receiving his bachelor's degree in finance in 2006, he leapt in with both feet as an investment analyst with Chicago-based Ennis Knupp & Associates, a large institutional consulting firm. "Starting my career at Ennis Knupp was a fantastic window to understand the dynamic subtleties of institutional investing." He spent nearly five years engaged with some of the largest institutions around the world analyzing complex fixed income portfolios "My career began just before the 2007-2008 Financial Crisis, a very interesting yet rewarding experience, where I helped clients navigate through one of the most challenging markets in history. As a result, I had to learn on the fly, accelerating my capability to consistently add value," he shares.

Tyler's ability to deliver a steady stream of insights is just one example of the value-add he brings day-to-day. With a strong desire to educate coupled with his unique experience compels Tyler to publishing a research library of various topics, such as: "Combat Inflation with Real Assets", "Economic Cycles Impact on Return Expectations", or "Protecting Downside Risks with Real Assets". Being a positive team player helped foster his accomplished background. "Fortunately, I believe my balanced quantitative and qualitative skill set can be applied across the financial services industry, while my passion can expedite the ability to immediately add-value regardless of the type of business, whether it's private equity, wealth management, or investment banking". He has clearly demonstrated dedication as a motivated institutional professional, striving to help clients protect, grow, and understand their investments. Tyler is a CFA Charterholder and graduated with a Bachelor of Science in finance from Central Michigan University.

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Amalfi Gayosso

Managing Member

> I revel in taking on the most challenging projects. I focus on utility and being useful. I am drawn to the redevelopment of areas where I can create decent and safe living spaces in under served and forgotten neighborhoods. It is the right thing to do. I find that often it is also financially smart and personally fulfilling

Amalfi Gayosso not only is a managing partner and founder of Miami-based Pointer Fund, she is an advocate for social change committed to improving people's lives and communities. The boutique real estate firm focuses on affordable commercial properties and workforce housing in Miami-Dade County. "It is not about numbers. I want to help people," she says. And she means it—launching not one, but two real estate companies with this mission in mind.

Amalfi began her career at the young age of 21, and at a time when most real estate investors were running to the sidelines. In the wake of the historical housing crash, and in the throes of the Great Recession, where most of the market saw doom, Amalfi saw promise. In the dilapidated, abandoned buildings, in the seedy areas, where most other developers saw hopeless ruin, Amalfi saw a challenge to revive communities and reinvent people's lives—and she's delivered.

"I center mostly on people and on things that most people want to get away from and ignore," Amalfi explains. "I revel in taking on the most challenging projects. I focus on utility and being useful. I am drawn to the redevelopment of areas where I can create decent and safe living spaces in under served and forgotten neighborhoods. It is the right thing to do. I find that often it is also financially smart and personally fulfilling."

With an MBA from the University of Central Arkansas and a master's degree in real estate from Florida International University, Amalfi has the knowledge and the skills to conquer the most arduous real estate challenges and feed her desire to fix what's broken. As one of her first revitalization projects, she chose Allapattah, a dangerous Miami neighborhood ignored by real estate investors, where she assembled an acre and a half with a collection of buildings with 40 tenants.

Now, a neighborhood once disregarded by most has become a vibrant, popular area with skyrocketing property values. "I started with affordable housing, and wanted to focus on that area," she explains. "I went into this new area with predominately young people and renovated the spaces. I still have some of the tenants that started with me, which is great because being able to keep people in the same place is super-important to me."

In 2017, Amalfi formed Affordably to focus on larger housing developments and fair-priced commercial spaces for entrepreneurs and small businesses to revitalize neighborhoods by offering value-add deals and buying and fixing multifamily buildings to make them useful to people. While both of her ventures are booming, the force that has propelled her success remains the same. "Helping people is what drives me, and this is a way that I can do that on a bigger scale," she shares. "We've been buying buildings with 50 to 80 units, then stabilizing them and keeping them affordable as opposed to reselling them. It is literally giving people a decent home for a good price."

For Amalfi, her commitment to helping people doesn't stop at her office door. She is active in FutureSmart, a financial literacy and training organization, where she teaches people about real estate and properties in general, and is part of the Bane Real Estate Council, an advisory board for FIU College of Real Estate.

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Kwaku Ntoso

> I have always loved helping people. The financial services industry is one of the most powerful and dynamic spaces to influence change through capital allocation. Furthermore, the stability and necessity of the power and utilities industry as well as the advancement of renewable technology and the impact it has on the environment is why I enjoy working in this field. I look forward to continuing my career in this space for years to come.

Described by his peers as a "talented and proven leader," Kwaku Ntoso is a highly respected, seasoned professional with over 15 years of experience in the financial services industry. As an executive director at Mizuho Securities in New York, Kwaku's current focus and expertise is in the power and utilities space. He also has experience covering other industries including energy, healthcare, international trade, and municipal finance. His vast array of specialties includes managing client relationships, originating deals, executing transactions, leading diverse teams, and providing companies with strategic solutions.

Kwaku's primary client responsibilities include advising power and utilities companies on business strategy, financing plans, raising capital, and acquisition finance. There are a variety of sub-sectors that make up the power and utilities space including regulated utilities, diversified utilities, renewable solar and wind companies, and generation-only independent power producers.

As part of his work within the power and utilities industry, Kwaku has helped companies finance over $3 billion in solar and wind projects both domestically and internationally. His efforts have helped decrease the carbon footprint in the United States, Canada, and Japan in addition to achieving financial gains for both the companies and banks involved in the business deals.

Headquartered in Tokyo, Mizuho is a Japanese bank that boasts large-scale operations throughout multiple international cities. Supported by a global platform, team members work to customize solutions to meet the diverse needs of clients. Bank services include corporate and investment banking, capital markets, and project finance, among others.

In 2015, Mizuho acquired the $36.5 billion Royal Bank of Scotland (RBS) North American Loan Portfolio. The acquisition further accelerated the growth strategy Mizuho has pursued post-financial crisis and the expansion into different product areas. As a large global bank, Mizuho currently holds over $2 trillion in assets.

Prior to joining Mizuho in 2011, Kwaku was an associate in the power and utilities group at UBS Investment Bank from 2008 – 2011. Prior to his experience at UBS, Kwaku attended the University of Michigan's Ross Business School, where he was awarded the *Consortium for Graduate Study in Management Fellowship* before earning a Master of Business Administration degree with a concentration in finance and international business. Kwaku's pre-MBA career experience includes consulting roles at Annisa Group, an international trade finance firm, and Public Financial Management, a municipal finance firm. Kwaku attended Swarthmore College for his undergraduate studies where he earned a Bachelors of Arts degree in economics.

Kwaku has always enjoyed assisting others throughout his career and is specifically keen on recruiting more talent into the financial services and power and utilities industries.

Outside of his career, Kwaku enjoys investing, mentoring, volunteering, travel, fitness, and reading. Most of all, he enjoys spending time with his 5 year old daughter, Belle-Janvier.

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Tuula Jalasjaa, Founder of The Women's Collection

Tuula's objective is to provide an easy-to-understand online tool for all women to explore investing, especially those who may only have a small amount of assets to invest.

As a former bank executive, **Tuula Jalasjaa** amassed over 23 years of experience in the wealth management industry. Although her years in banking helped her to build a strong background, extensive leadership skills, and direct customer expertise, they also exposed Tuula to the significant gaps in the industry. She discovered that women were struggling with financial literacy. Therefore, in March 2019, she launched Canada's first robo-adviser platform for women called "Smart Money for Her." The platform is part of The Women's Collection, a website that provides financial literacy to members via online courses, podcasts, webinars, and social events.

First, Tuula noticed a lot of unjust circumstances involving women when she served as a senior bank executive. Many of the women even approached her over the years, and she realized that one of the major issues was that they lacked confidence in money management even though "Canadian women directly control approximately $2.2 trillion of personal assets." Tuula knew she wanted to cater to this gap by teaching financial literacy, so she created "Smart Money for Her," a digital online portfolio manager "designed for women, by women."

As the first female global platform in Canada, The Women's Collection is, of course, tailored to women. However, Tuula notes that "it is not exclusive to women and is available to anyone looking for goals-based investing." In fact, the platform has a lot of flexibility. Although female characteristics are taken into account when building out a portfolio, the platform is based around life events, whether the user is a beginner or advanced.

> Tuula's goal is to educate all members about finances as well as the unique circumstances many women encounter during their investing years such as having to quit work or reduce hours in order to care for family members.

Prior to founding The Women's Collection, Tuula obtained an International MBA from the Schulich School of Business as well as a Bachelor of Arts degree from the University of Western Ontario. She also holds a chartered financial analyst (CFA) designation and the ICD from the Rotman's Corporate Directors Program.

Most recently, she served as managing director and head of HollisWealth and CEO of Hollis Bank in Toronto. Before joining their team, Tuula enjoyed a long and successful history at Scotiabank. Prior to accepting a position as managing director and head with DundeeWealth Inc. in 2013, Tuula held a number of senior roles within the bank including responsibility for Scotia's Private Investment Counsel, management of the Institutional Investment Management Distribution Group, and president of Scotia Asset Management US. Before joining Scotia's Private Client Group, she also served as vice president of strategic business development for Global Transaction Banking at Scotiabank from 2005 to 2008.

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MARYPAT MULHOLLAND

Managing Director
Head of Midwest & Denver Equity Sales
Wells Fargo Corporate & Investment Banking

Marypat Mulholland is a senior managing director for Wells Fargo Corporate & Investment Banking in Chicago. Throughout her long career as an institutional salesperson, Marypat has received numerous awards and accolades not only as a top-performing professional, but as an early female pioneer and trail-blazer in the rough & tumble, male-dominated world of Wall Street investment banks. In addition to a stellar professional reputation, Marypat has consistently broadened her reach within the communities she serves. In 2014, she co-founded the Windy City Women's Networking Group in order to engage a larger audience of female professionals. In February 2020, she hosted their 19th event.

Outside of work, Marypat is passionate about the arts and has served as a trustee at both The Chicago Academy for the Arts and the Maryland Institute College of Arts and assisting those who are less fortunate. As a lifelong advocate of diversity and inclusion, gender equality, adoption and surrogate parenthood, Marypat continues to drive positive change within her circles.

Recently, we had the opportunity to meet with Marypat and to learn more about her extensive career.

What are your primary responsibilities as a managing director for Wells Fargo?

As head of the Midwest and Denver institutional equity sale offices, I spend most of my time interacting with many institutional investors. My team and I develop, grow, and manage those relationships and ensure that our clients are familiar with and have access to all the relevant products Wells Fargo has to offer.

With every relationship, my goal is to learn what they need most and use my expertise to provide them with the solutions and products they need to be successful.

What are some of your specialties or areas of expertise?

My main area of expertise is the equity business, which incorporates equity research, capital markets, trading, and corporate access. Over the last 25 years, so much has changed in these areas. And while things have changed dramatically, the one thing that hasn't is my love of the unexpected.

Every day brings new challenges and new opportunities, which makes my job exciting. My favorite type of situation is when someone says, "This will never work." I enjoy rolling up my sleeves, digging in, and making something positive happen.

Prior to Wells Fargo, what were some of your other career positions?

This is my 14th year at Wells Fargo, but prior to that, I led Midwest institutional equity desks at Wachovia, Prudential, and Oppenheimer & Company. I started my career literally working in the back office at Sanford C Bernstein and have worked my way up ever since.

Tell us a bit about your educational background.

After graduating from Manhattan College in New York City with a B.A. in English and economics, I went on to earn my M.B.A. from Boston College's Wallace E. Carroll Graduate School of Management. I also have *Series 63, 65, Series 7*, *SIE*, and *Series 9, 10* certifications.

How do you spend your free time outside of work?

I enjoy spending time with my family. My husband is a personal trainer, and we have three children ages 20, 18 and 13. I am a voracious reader, a biking enthusiast, and love to travel (especially to Guatemala, which is my son's birth home). I am a black belt in TaeKwonDo and a level-one certified instructor.

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Ronald Gestiehr

Director of Wealth Management

Although his official job title is director of wealth management/financial advisor, Ronald Gestiehr is best known as an advocate who cares about the futures of his clients. In fact, many of his clients at Luttner Financial Group specifically requested to work with him due to the genuine care he has shown toward them and toward others. In order to establish such strong relationships, Ronald takes the time to fully understand his clients by determining what matters most to them as well as what they expect from him. Then, he works to align their goals and values with optimal financial strategies.

Since 2010, Ronald has enjoyed his own unit inside of Luttner Financial Group, a privately held wealth management firm headquartered in Pittsburgh, Pennsylvania. In addition to his own location, the firm maintains offices in six other states and employs approximately 300 financial professionals and support staff. Using a unique abilities model, financial professionals work in team-based environments where specialists focus on each client's specific needs. Ronald explains, "On my team, I have a prior Big 4 tax partner, former attorneys, CFAs, and CFPs who help develop strategies, so they're more comprehensive for the client." Luttner Financial Group has many specialists within the company like those on Ronald's team so that they can offer a plethora of unique, experienced views.

Ronald is a wealth strategist for individuals and families on comprehensive planning, retirement income planning, and wealth and distribution strategies. Ronald also spends about 50% of his time with private held businesses and their owners on strategies to help them grow and to exit their businesses successfully. According to Ronald, his specialties are investment management, macroplanning, holistic planning, life insurance strategies, retirement income planning, risk management strategies, and advanced tax planning.

Along with Ronald, everyone at Luttner works with clients in order to create innovative financial strategies and effective product design. They then help clients meet their financial objectives through the creation, maximization, protection, and enjoyment of their wealth over their lifetime instead of focusing only on their immediate financial goals. "It all comes down to their strategies. They're not geared toward one product or solution. It's about how they play the game of financial chess and how each product works in conjunction with the other to win the game. Their strategies are all about the maximization of wealth and having everything work together to create the most optimal outcome" says Ronald.

Prior to joining Luttner Financial Group, Ronald graduated from Pennsylvania State University where he studied finance and economics. Then, in 2003, he began his career in finance with Wells Fargo Financial, where he quickly moved into a senior sales manager position. Since that time, he has been the recipient of the *Five Star Wealth Manager Award* and has authored a book about financial truths and myths, which is currently in publication.

According to Ronald, his specialties are investment management, macroplanning, holistic planning, life insurance strategies, retirement income planning, risk management strategies, and advanced tax planning.

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Edwin Masango

Chief Executive Officer

As CEO of MoneyValue, a financial advisory firm located in Toronto, Canada, Edwin Masango embodies the philosophy of servant leadership. He leads by example and believes in an all-hands-on-deck management style, serving clients as a financial consultant and a mortgage advisor while managing the day-to-day activities of the firm and directing a team of experts. “Everybody brings their A-game on a daily basis—everybody. Our only consideration is the satisfaction of our client family,” Edwin states.

MoneyValue provides comprehensive financial planning solutions and specializes in retirement planning, business succession planning, life insurance, group health and dental plans for businesses, residential and commercial mortgages, and business loans and business consulting for SMBs. With a focus on families and small- and medium-sized business owners, for Edwin and his team, it’s all about community.

“These people are the bedrock of our communities, and our goal is to add value to their lives and businesses. The challenge is that it is made up of folks of all income brackets, people of all races and various forms of businesses,” Edwin shares. “Our services are there to help members of the community create wealth, help them manage this wealth in the most tax-advantaged manner, protect this wealth, and, ultimately, transfer this wealth according to their wishes, whenever that may be. It is challenging as it is exciting.”

MoneyValue is also active in the commercial mortgage space, helping both Canadian investors and foreign investors reap dividends in the lucrative Ontario commercial market sector. Edwin is sensitive to the unique significance of mortgages and their potential impact on people’s lives. “To most Canadians a mortgage will be the biggest expense in their entire life, so this affects all other aspects of their lives and financial plans,” he explains.

> “We feel it’s crucial to manage this important aspect of a client’s financial goal rather than view it as just an item amongst many others. This is a very important investment for most Canadians and our goal is to treat it as such.

With an unwavering dedication to serve communities, the firm is expanding in the area of business financing, working with lending partners to offer startups and small- and medium-sized businesses the much-needed funds to enable them to thrive and expand without stifling their dreams by making them jump through hoops or burying them in complex paperwork.

With the company’s motto, “Your partner for financial success,” as their guide, Edwin and his team of dedicated financial consultants work closely with clients to provide customized cost-effective solutions that support their unique goals. “The most important aspect in this business is knowing your strengths and weaknesses. People retire and live for 30 to 40 years, and outliving their resources is a clear and present danger,” Edwin explains. “This is a huge responsibility, and you have to approach it with humility, and knowing when to bring in experts in other areas is very important. Ultimately, our goal is to un-complicate life for our clients, making sure they achieve financial success.”

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JEAN JAQUES DANDRIEUX

Executive Director, Kontur.io

As an investor, senior executive, corporate architect, and philanthropist, Jean-Jacques Dandrieux holds a proven record of successfully managing business operations and of helping to build companies in the fields of aerospace, software, mobile technology, renewable energy, and data analytics. With impeccable problem-solving and organizational skills, JJ upholds his reputation as a results-oriented, hands-on leader, who delivers results in a timely manner. He thrives working alongside business owners and executives as their trusted advisor and strategist, and in order to lead emerging technology companies toward achieving their objectives, JJ works one-on-one with management teams to transform their identities, missions, and business models. To date, he has built companies in New York, Silicon Valley, Latin America, East Asia, Europe and the Middle East.

Born and raised in Corsica, located in the south of France, JJ originally planned to become an aerospace engineer, and pursue a professional pilot degree. However, soon after being accepted into the aerospace, aeronautical, and astronautical preparatory program, he elected to drop out to pursue a career in finance. His first step was to enroll in BI Norwegian Business School in Oslo, where he earned a Bachelor of Arts degree. JJ then decided to relocate to the U.S. in order to attend New York University's Stern School of Business in junction with the Hong Kong University of Science and Technology, as well as a summer seminar in political science at Harvard University. His career in finance officially began upon his graduating NYU with a master's degree in global finance, at one of the largest investment banks in Europe.

Following his studies, JJ has had the luxury of working in diversified workplace environments. After his banking career, he started Senseta, an artificial intelligence and data science company, focused on delivering data analytics to government clients. JJ explains, "Senseta unlocks the potential of information for organizations by solving highly complex issues in data capture and analytics on both structured and unstructured data." Moving on, JJ struck out to become an entrepreneur and a venture capitalist, leading and investing in technology companies. Over the past 12 years, he has lived and worked in multiple countries including the U.S., Norway, and Hong Kong. He has also started companies in Colombia, Puerto Rico, France, Korea, and Qatar, to which he travels frequently.

As a business leader and investor, JJ has also served several high-profile companies and organizations in senior-level leadership positions. For instance, as the co-founder and former managing partner of Fourdice Ventures LLC, and current managing director at FourDice Consulting, he was responsible for creating clear analytical and creative deal sourcing methodology frameworks. These frameworks included direct equity and debt investment into early-stage technology and company secondary block share transactions. He also managed fundraising and partnerships, evaluated business plans, researched markets and industries, performed exit-analysis and due diligence programs, and played a key role in all business development and strategy projects. In addition to FourDice, JJ has held senior-level leadership positions at several other high-profile companies including Credit Agricole CIB, Cassous Group Holding, and Differential Ventures.

JJ's primary focus as a venture capitalist is investing in both early and late-stage technology companies. He specializes in deep technology, AI, and data science, as well aerospace and new space technology; particularly anything involving satellites and drones image recognition technology. Sample portfolio companies include GreyMeta Inc., Lofty Inc, Boriken Space Ventures LLC, Senseta Inc., Rocketplane (RPK). JJ notes that after learning from the adversities of time, he is confident that he now encompasses the knowledge required to rise above any hardship or challenge. As a mentor for US, European and Korean accelerators, his newest challenge is helping young international startups to break into the U.S. For instance, JJ actively supports working against climate change by creating renewable energy projects. Therefore, he serves on the board of EnergyX in South Korea, which works to create, distribute, and finance new methods of energy production and storage. Focusing primarily on utilizing solar and hydrogen powered cells, team members strive to find potential replacements for fossil fuels. According to JJ, "EnergyX recently announced being in the process of opening a major hydrogen energy plant in South Korea." Such facilities are the first step in leading a global shift toward variable renewable energy resources.

Presently, JJ serves as the executive director at Kontur, a data science software company, which specializes in natural catastrophe forecast and management. He adds, "We are basically, an event-based decision and monitoring platform. Using knowledge-based computational models, the platform translates complex information into a unified analysis environment, which offers predictive modeling and analysis tools that can manipulate and help interpret the data visually, generating actionable insights for the client." JJ explains, "With the current global warming and climate change impact, we are proud to develop a new tool in which both large corporations and civilians can rely on." In addition to his role at Kontur, JJ serves as a venture partner at Differential Ventures, an SAAS focused, early-stage venture capital fund. The Firm invests in companies that have a unique advantage in data or machine intelligence. No matter which leadership position he is serving in, JJ seeks to motivate, encourage, and empower a team of zealous professionals in their quest of prevailing business career success. He is inspired to nurture the business leaders of today while continuing to develop the future leaders of tomorrow.

Hesy Landesbaum, Partner

As a bicultural professional, Hesy Landesbaum has dedicated over 20 years to the financial services industry, not only in leadership positions as a sales manager and financial professional, but as an advocate for women. Leading by example, she has consistently been a top performer in her field and has always worked to exceed expectations. As a partner at New York Life Insurance and Investments Company, Hesy's philosophy is to always do what is right and to build lasting professional relationships. Hesy earned a degree in international relations with an emphasis in international business from the National Self-Governing University of Mexico (UNAM). She also obtained a state life insurance license, a state health insurance license, and Financial Industry Regulatory Authority (FINRA) licenses *Series 6* and *63*.

Founded in 1845, New York Life has been providing life insurance, wealth management, estate and retirement planning, and investment services for over 175 years. Today, they are the largest mutual life insurance company in the United States. They employ over 12,000 agents, who serve customers worldwide. As a partner at New York Life, Hesy leads a team of financial professionals. She trains, coaches, and develops them to provide the best financial strategies possible for their clients, since many communities do not have access to financial services for lack of information or time. Hesy's mission is to increase the presence of Latino talent in the financial industry in order to help families and business owners gain an understanding of how it works, so they have a strategy. She and her team of financial professionals can then guide community members in growing their wealth, preserving it, and transferring it to the next generations.

Since the beginning of her career, Hesy has always had an impeccable work ethic, which she credits to her family. As she was growing up, she saw how hard her family members worked and how committed they were to their professions. They never missed a day of work and they always remained humble. Therefore, when Hesy went on to become a sales representative with Merck Sharp & Dhome Pharmaceuticals, a financial advisor with ING Group, a personal banker for Citibank, and a bank manager with JPMorgan Chase, she remembered the values that had been instilled by her family. Hesy worked hard, remained humble, and treated everyone with respect. She writes a column about financial education for the newspaper, *Queenslatino.com* because she is determined to inform and financially empower her community.

Hesy holds numerous positions within several associations such as board director for LULAC (League of United Latin American Citizens), with the NY Council for Educations and Science. She is also the finance director of ArteLatAm, an organization that supports Latin-American visual artists worldwide, a continuing mentor for TREPCAMP, an advanced entrepreneurial training program, a member of the Financial Planning Association (NY chapter), and an advisory board member for the US-MEX Chamber of Commerce (North East chapter). Additionally, Hesy serves as a board member of the NY Hispanic Cosmetology Chamber of Commerce, as vice president of the Global Network of Qualified Mexicans abroad NY, as a member of A.M.A. (American Mexican Association), and as president of MECENAS Association,

Hesy's mission is to increase the presence of Latino talent in the financial industry in order to help families and business owners gain an understanding of how it works, so they have a plan.

which promotes the preservation of the Mexican culture. She is also the president of the women's affairs commission of Fuerza Migrante, a binational movement to empower Mexican immigrants that highlights their great contributions on both sides of the border, promoting economic and political empowerment through education.

In fact, being a role model for other women, making a difference in her community, and promoting mentorships among professionals are all important to Hesy as a female professional in a predominantly male industry. In 2017, her desire to empower women led Hesy to create a bilingual initiative called, Women Talking USA (Hablando Entre Mujeres USA), where women share their knowledge and become mentors for other women in order to help them at the personal and a professional level. "As a working mother, growth can be challenging, but having the right mentor and the right people around you can change your life," says Hesy. Due to her diligence and inspiring attitude, Hesy has been the recipient of numerous awards including LULAC's 2019 *Female Leadership in the Financial Industry Award, Mexican Music Award's* 2019 *Female Entrepreneur of the Year, Orgullo Latino Achievement Award,* for supporting the Latino community, *El Dario de Mexico's Mexican Pride Award, Premios Fama Award, Mexico Latino Magazine's* award for supporting the great Mexican heritage in the US, and the *Americactivate TV Award*, for supporting Latin American traditions and folklore, so the new generations continue celebrating their heritage. Hesy was also selected by the General Mexican Consul of New York as a woman who has made significant contributions to her community, and to be honored by the The Society of Foreign Consuls in NY (SOFC) in 2020.

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A highly respected leader, Aaron Silva is an entrepreneur and community bank technology industry veteran since the early 1990s with over a dozen years experience in Core IT contract negotiations. He is most often recognized as an advocate for community financial institutions and was inspired to start both of his own companies, Paladin fs and The Golden Contract Coalition when he discovered that community banks and credit unions across the United States were being taken advantage of because bankers have no market data and no idea how to negotiate with the vendors with which they had multimillion-dollar contracts. Aaron's mission is to provide bankers with access to a resource of market intelligence and pricing data to drive greater cost efficiency and improve contract value and balance with Core, Informational Technology and fintech relationships.

In 2007, Aaron founded his second company, Paladin fs, LLC to help banks negotiate against Core IT vendors for better contracts. He explains, "At community banks, the software that is used for ALL transactions is referred to Core systems, and these little banks don't own the software; they lease it. There are three vendors that control 93% of market, and the contracts are unfair and one-sided." In order to effectively assist the banks, Aaron and his team had to build a giant database of pricing data and market intelligence, so they created the *Paladin Blue Book*™, which took over two years to create. In 2009, after the market crash, every bank was looking to lower their costs and get better deals so they went to Paladin. The company has done nothing but exclusively negotiate these contracts ever since.

In 2016, Silva started the Golden Contract Coalition (GCC). GCC is a membership organization bringing together many banks and credit unions manufacturing the economic leverage needed to address Core vendor contract disparities from a position of group strength. As a result, GCC became an immediate market disruptor. By dictating the master commercial terms and legal conditions by which all Core providers must abide, the GCC returns power and money to community institutions. At the end of 2019, GCC announced its goal of aggregating more than $1 billion in combined contract value amongst its members, making it the largest banking association focused exclusively on developing a fair "golden" contract standard that all Core, IT, and Fintech suppliers will ultimately adopt in order to do business in the industry.

Aaron's invention of the *Paladin Blue Book*™ has leveled the playing field in contract negotiations, gaining his clients more than $450 million in cost reduction and $200 million in merger value accretion. Due to his immense success, Aaron is a sought-after speaker for national banking and credit union events, and his articles on strategic technology issues facing the banking industry have been widely featured in multiple trade publications. The results of his companies have been featured in *Forbes, The Wall Street Journal* and all of the national banking publications.

LOGAN WOOD

> We are excited about rolling up our sleeves, getting hard deals done and finding solutions rather than excuses. As a testament to that, we have completed transactions in many industries bankers turn away such as film, oil and gas, marine, renewable energy, and litigation finance.

With a background in petroleum engineering that includes experience with Exxon Mobil on a multi-billion-dollar project that boasted 52 industry first accomplishments, Logan Wood made a unique addition when he entered the world of finance in 2017. Although he was not formally educated in the field, Logan has an advanced aptitude for applied mathematics and has fell in love with investment banking over the last 4 years. He knew that he could learn the business through first-hand experience and directly apply his analytical skillset to the world of investment banking. Not only did he gain a thorough understanding of wealth management, but within his first three years, Logan was personally listed in The Dallas Business Journal as a top local Investment Banking executive.

Logan was born in Lubbock, Texas and grew up in Amarillo, Texas. He was always a hands-on learner that knew the value of strong work ethic as young as 9 years old, walking around the neighborhood asking neighbors if he could earn some money washing their car windows and began welding at only 13-years-old. He later returned to Lubbock to attend Texas Tech University where he graduated cum laude with honors, earning a bachelor's degree in petroleum engineering.

Logan grew through various positions in the oil field sector including an on-shore floorhand with H&P in the Permian basin, and interning as an off-shore drilling supervisor with Exxon Mobil. During his time at ExxonMobil, he rotated between the corporate office and the offshore rig site in the Gulf of Mexico with the primary focus around system evaluation and process engineering. Unfortunately, the oilfield market is highly cyclical, and Logan was caught in the 2015-2016 downturn, which left very few jobs for him or for any of the other recent graduates with petroleum engineering degrees. As a result, Logan had no other choice but to explore other fields, which eventually led him to the finance industry.

In 2016, Logan joined Armor Wealth Management in Dallas, Texas, with a specialized focus on pre exit planning and executive management retention strategies. Once he was established, he began seeing a recurring trend of business owners needing capital for a variety of reasons. So, naturally Logan set out to help them find it. His initial intent was to get business owners the financing they needed to fix their immediate problems, then he would later follow up on the back end to help with the original lingering concerns and issues. However, Logan found his purpose in investment banking when he started seeing the correlations between what he had learned from traditional pre-exit planning and the sell-side M&A process.

Today, Logan is a managing director for Infinity Financial Group, which was recently named one of the largest north Texas investment banking firms by *The Dallas Business Journal* the past two consecutive years and has also been listed in the *Dallas Award Program* for nominations in investment banking and corporate finance. The firm specializes in corporate finance and M&A advisory, and they have successfully completed hundreds of millions of dollars in transaction value. According to Logan, IFG's biggest differentiator is that they provide a holistic data driven approach to traditional investment banking, focusing on presenting a market wide analysis of all viable options available in the market rather than the two bookends most operators are typically familiar with. They include all three financing pillars: corporate, project, and municipal finance – from senior debt to common equity as well as sell-side and buy-side M&A starting at $2M EBITDA and above. This is very uncommon as the vast majority of investment banks in the lower-middle market have a sole transactional focus on sell-side M&A transactions above $5M EBITDA.

In addition to his responsibilities at IFG, Logan is also the founder and managing partner of his own investment bank. Headquartered in Dallas, Texas, Vertex Funding is a boutique investment banking consulting firm, advising on complex debt and equity financing structures for unique companies and industries. Vertex helps with company and project needs working on transactions starting as low as $2 million. Logan notes, "We are excited about rolling up our sleeves, getting hard deals done and finding solutions rather than excuses. As a testament to that, we have completed transactions in many industries bankers turn away such as film, oil and gas, marine, renewable energy, and litigation finance."

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JORGE IRIZARRY

President
Sandoval Advisors

Jorge Irizarry currently serves as executive director for Backyard Bondholders (Bonistas del Patio), formed for the purpose of advocating for Puerto Rican bondholders who hold billions of dollars in local government bonds, now facing the largest ever bankruptcy in the muni market.

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As principal at Sandoval Advisors, a financial and business strategy firm created in 2009, Jorge Irizarry advises institutional clients on financial and strategic matters as well as capital raising for financial, government, infrastructure, health care, industrial and other sectors in the U.S. and Latin American markets.

After receiving his bachelor's degree in finance from NYU and his master's in business from Harvard Business School, Irizarry spent seven years with Booz-Allen in Venezuela and Chile, where he formulated and implemented financial and business strategies for four Latin American financial institutions.

He joined PaineWebber in 1986, where he assumed several positions in Puerto Rico and New York including director in the Latin America investment banking division, where he focused on Latin American deals, including debt issuance, IPOs, M&A, and other investment banking responsibilities.

Given his expertise gained over 34 years in commercial and investment banking, in 2005 Irizarry was appointed president of the prestigious Government Development Bank for Puerto Rico, an institution which acts as fiscal agent and lender to the local government. In this four-year position, he managed debt issuance for the government of Puerto Rico, chaired the Employee Retirement System and sat on the Governor's Economic Council. His main objective in this position, as he explains ,"My priority was improving credit ratings, efficient execution in the capital markets and lowering the cost of borrowing. Also, increasing the funding ratio of the pension system was very important."

Later, in 2013 he joined Morgan Stanley to serve as its municipal banker for Puerto Rico. When the financial crisis in Puerto Rico arose, the firm closed its Puerto Rico office. In 2016, Irizarry helped form Backyard Bondholders to advocate for Puerto Rican bondholders, becoming its executive director. In this role, he assists Puerto Rican residents recover maximum value of their investments in the face of the largest default in municipal bond history.

"This is a dramatic situation. Sixty thousand people who live in Puerto Rico had their savings in these bonds. They held more than 30 percent of the total public debt of $72 billion." Jorge explains, "For me it is essential to pursue the highest possible recovery for this group of investors because it will have a lasting effect on the wealth, wellbeing, and economic future of Puerto Rico," he added.

With Puerto Rico in bankruptcy for $72 billion—taking with it the investments and the savings of scores of its residents— Irizarry has focused his financial skills and experience on advocating for investors in the Puerto Rico bankruptcy case since 2016. He serves as spokesperson for the group and is heavily involved in the process of restructuring that debt. His efforts have contributed to the successful restructuring of $22 billion worth of the bonds in 2018 and 2019, and the group is now focused on the recovery of another $35 billion of debt related to the central government of Puerto Rico.

Irizarry's' role as advocate extends beyond his professional career. He has served on several boards for not-for-profit entities in Puerto Rico, including United Way Puerto Rico. At Harvard Business School, he presided the Latin American Students Organization. In New Jersey, he sat on the board for CASA, Court Appointed Special Advocates, and part of his consulting work involved getting Hispanic companies into the supply chains of major corporations. He was also active on the board of the NSHMBA New York chapter.

Joseph Zaccardo

Financial Advisor

Joseph Zaccardo has always loved helping people. In fact, his favorite part about being a financial advisor for Ameriprise Financial Services Inc. is seeing the reactions on customer's faces when they learn they will be able to put their children through college or that they have enough financial security to retire. Knowing that he has played a role in ensuring financial stability in the lives of his clients has been so rewarding to Joseph that it has been the primary drive behind his 32 successful years in the finance industry.

When people come into his office for a complimentary consultation, Joseph always begins by finding out "if they're the right fit." He explains, "I enjoy working with people who need my help. I understand that they are busy, so I let prospective clients know that I am there to give some guidance, to organize, and to make sense of their financial lives so they can sleep well at night." To Joseph, the interactions he has with others is the most important aspect of his job. "It is all about the client- always," he says.

In addition to consultations, Joseph holds several other responsibilities such as managing asset allocation and client risk. When working one-on-one with clients, he analyzes their information in order to determine their current financial situations. Then, he helps them to clarify where they want to be in retirement. This allows Joseph to collaborate with his clients in order to develop a financial plan that will ultimately guide them toward their goals. For some, that may be a new career path, early retirement, or pursuit of another dream.

Although Joseph does not specialize in one specific area, he does like to focus on his two designations as people tend to need guidance in both retirement planning and long- term care. His first designation is a chartered retirement planning counselor (CRPC), so a large part of the work he does with clients involves helping them to devise financial plans for their retirement years. Joseph's second designation is a certification in long-term care (CLTC). While this is an insurance certification, he addresses long term care with every client he has, so it was important for him to obtain. A lot of advisors fail to discuss long-term care with their clients, but Joseph knows that it is an essential part of anyone's financial life because an extended care event can quickly derail a client's retirement income and alter their goals.

In addition to his CRPC and CLTC designations, Joseph is licensed in investments and securities with a series 7 and a series 66. He is also licensed as a financial advisor in New Jersey, Pennsylvania, Rhode Island, Florida, Virginia, Maryland, New York, and South Carolina. Joseph's designations, licenses, and many years of experience set him apart from the competition. While most firms have entire teams to complete tasks for their clients, Joseph prefers to take care of his clients himself with the help of one staff member. He does asset management, portfolio construction, and all types of insurances. When dealing with investments, Joseph's works with every client individually on a case-by-case basis. Likewise, when he writes a financial plan, it is specific and unique to the client. No matter what job he undertakes, Joseph assures his clients that they will receive comprehensive, goal based, customized financial planning from a qualified financial advisor who sincerely cares about their best interests.

> "I enjoy working with people who need my help. I understand that they are busy, so I let prospective clients know that I am there to give some guidance, to organize, and to make sense of their financial lives so they can sleep well at night.

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Omar Arab, Vice President

Omar Arab has garnered more than 25 years of experience in the technology, banking, Fintech, and entrepreneurship industries. Throughout his career, he has held many professional leadership titles including managing director, chief executive officer, professor of entrepreneurship, board member, and ambassador. Today, Omar serves as the vice president of entrepreneurship and venture capital (EVP) corporate business at VeriTran in Fort Lauderdale, Florida where "advisory, creative, and technological capabilities are combined with an innovative culture and expert knowledge of the financial sector."

Because the financial services industry does not have the time or people to create digital services from scratch, low code development is becoming a necessity. Fortunately, VeriTran, which was originally a Latin American company, is now global with offices located in Argentina, Colombia, Buenos Aires, Mexico City, Lima, Santiago de Chile, Florida, and New York. The company specializes in building applications for digital channels as well as speeding up and simplifying application development through their low-code platform.

The VeriTran platform, which currently runs in 50 banks with 14M users and 10 billons secure transaction annually around the world, allows the creation of applications in record time with a visual and intuitive model.

As an added advantage, the low-code platforms can extend and update existing applications that were prebuilt saving both time and money. Omar explains, "Platforms like these enable institutions to easily modernize the way they develop enterprise apps in a fraction of the time of hand-coding, often with higher quality." In fact, some accelerators can be freshened up without writing a single line of additional code.

Omar joined VeriTran in 2019 and led the landing of the company in the United States, building and designing the strategic go-to market plan. As vice president, his primary focus is on bringing forth innovative ideas that will utilize exponential technologies to meet the demands of the Transformational Digital Revolution. For example, in order to create infrastructure where it has previously been unstable, Omar challenges the public to leverage a "low-code" approach when developing new applications for facilitating payments and credit.

Prior to joining VeriTran, Omar founded a software company and served as CEO of Fintechs, digital banks, and payments companies. In addition, he served as a professor of entrepreneurship and venture capital for the course "How to Build Startups" at the Universidad Tecnológica Nacional of Argentina (UTN). Omar also holds a degree in engineering systems from UTN and a master's degree in management and technologies from Stanford University.

Omar serves as the vice president of entrepreneurship and venture capital (EVP) corporate business at VeriTran in Fort Lauderdale, Florida where

"advisory, creative, and technological capabilities are combined with an innovative culture and expert knowledge of the financial sector."

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Jason Nightingale

Jason Nightingale owns Safe Money Solutions, LLC in Kamiah Idaho and meets with clients across 40 states by Zoom/ web meeting. Jason is a NAIFA member, a team leader, and top producer. He began his agency offering solutions for life insurance of all types. At first the agency's primary area of focus was mortgage protection and final expense. They also offered fixed indexed products to help clients minimize risk and get great returns without market loss. He also focused on tax-free retirement options.

It wasn't until 2017 that a fundamental change occurred that transformed the business forever. Jason was fervently looking for a way to get returns on his own savings and checking accounts as well as find a way to quickly eliminate his own mortgage. What happened next was simply astonishing. Jason realized there was a way to reduce mortgage/debt payoff times by approximately 70% by restructuring banking methods. This was quite amazing, saving the average homeowner $100-$200,000. Jason took it a step further and found an advanced way to capture compound interest at about 6% in a special "savings" account using certain specially designed insurance products. The results were nothing short of amazing. He had stumbled upon a two-fold system to effectively reverse the tables on the financial system to collect compound interest- instead of paying it. Second, he found a way to negate years off of debt payments, which puts thousands and thousands of dollars back in the account! By doing both (at the same time) it has an exponential effect in retirement! The best part is, all the gains are tax-free AND a person can access funds without penalty or waiting until age 59-1/2!

How in the world hadn't he thought of this sooner? Why were these methods so hard to discover? Why doesn't someone TEACH this, he mused. Well, that is EXACTLY what he decided to do. After helping clients for 2 years to change their lives using these amazing advanced concepts, his name began to get out in the industry. He made connections on LinkedIn and at events and finally partnered with a financial distribution company named Concierge For Advisors. They hired him as director of life insurance, and in turn, he teaches the strategies on their platform all across the US to help financial advisors. The strategies greatly increase cash flow and assist time horizons as well as helping advisors increase AUM while giving the client tools to dramatically change present and future finances. This is nothing short of amazing!

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Trusted Affiliate of this educational site...

Concierge for Advisors

Jason is Endorsed by this World Class Financial Distribution Co

Omar Simmons, founder and managing partner of Boston-based, Exaltare Capital Partners, is not the average business owner hidden in an office on high overlooking the masses from above, and his firm is anything but a run-of-the-mill private equity mega-fund serving only the titans of industry. He is a man of the people, running a firm dedicated to helping entrepreneurs and niche-leading middle-market businesses to access capital and financial expertise typically reserved for only the largest companies—and he wields over 20 years of experience at some of the top private equity firms. "We consider ourselves entrepreneurial finance professionals that utilize private equity expertise and techniques, but we think and act more like business owners," he shares.

With his life's motto, "Our reach should exceed our grasp," it's not surprising that after a successful career of serving larger enterprises, Omar's entrepreneurial drive would spur him to help others do the same. "I wanted to start a business that could focus on the lower-middle-market part of private equity, basically, smaller, family-owned and owner-operated businesses," he explains. "I wanted a firm that could be the first institutional investor in profitable niche-leading businesses and work closely with their management teams to help them grow and increase value."

With this mission in mind, Omar launched Exaltare Capital Partners in 2012 with the intent of investing in a select number of businesses with which to create value, offering more than just capital, but a wealth of operations and investing expertise. "Focusing on a small handful of ventures allows us to be aligned with each company's management team, to spend time and energy on value creation and to be more actively involved than typical private equity firms," he explains. Omar began his finance career as an associate with Summit Partners in 1995, after graduating with a degree in public policy from Princeton University. After receiving his MBA from Harvard, where he graduated with honors, he joined McCown De Leeuw as a senior associate. Omar worked as managing director for Reliant Equity Investors for six years before moving to Windjammer Capital Investors in 2008, his final position before launching Exaltare Capital.

"When we started Exaltare Capital, we were looking for businesses owners we could partner with, and take a more active role in value creation," Omar explains. They found what they were looking for in Planet Fitness. In December 2012, they invested in 15 franchises in Connecticut and Omar assumed the role of executive chairman of the board to be more active in its redevelopment. In early 2013, he became its CEO, and under his leadership, they professionalized the business, improved its performance, and grew the business from 15 to 50 units across three states in less than three years. With the franchise platform vaulting to a more dominant position, they recruited a world-class management team to run daily operations, and Omar returned to his board position. "This is an exciting time for us and for our investors," Omar explains. "We are currently looking for new platform investments, primarily in the multi-unit, franchise and consumer sectors."

Omar's commitment to helping others extends well beyond the walls of Exaltare Capital. He is very active in his community and various charities, including his church, Bethel AME. He is also a trustee at Hyams Foundation and actively involved with Boston Collaborative.

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CAPITAL MANAGEMENT

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JON SHARUN

Founder and Managing Partner

Serial entrepreneur, Jon Sharun, has traveled to 38 different countries and has accumulated more than 20 years of experience as a strategic connector and financial architect. As a result, he not only developed the ability to identify industry disruption, but to also utilize his unique perspective to create profitable business solutions. Today, Jon is the founder and managing partner of Venexo Capital, one of the world's leading boutique private equity and brand disruption firms. With a $90 million value-add portfolio, Venexo serves clients by offering an international entrepreneurial financial platform to build catalyst brands.

Since Jon founded Venexo in 2011, his mission has been to interconnect real estate, hospitality, and healthcare. Therefore, he was inspired by the Spanish words, "nexo," which means "link/relationship" and "ven" for "ventures." He named the company "Venexo" to mean "linking ventures." Since that time, Jon has gone on to create catalyst brands for each of the three primary divisions of his firm.

> "In real estate, we find under-performing buildings in up and coming neighborhoods. Then, we create entertainment zones that also add value to our real estate assets,"

In the hospitality division is Venexo's catalyst, The Pint Group, which includes a national portfolio of 16 brand-operating entities and over 500 employees. Within this group are the Pint Public House, Hip-O Pods, and a new company Jon co-founded called, Crash Hotels. With two Crash locations, the brand targets millennials as a hip, budget friendly, hostel-meets-hotel experience.

Consisting of over 30 mixed-use properties and restoration projects, Venexo Properties LP is the real estate division of the company. "In real estate, we find under-performing buildings in up-and-coming neighborhoods. Then, we create entertainment zones that also add value to our real estate assets," says Jon. He and his team then do property management, construction, and a lot of their own renovations (Jon has painted many of them).

The company's healthcare division is made up of Medical Investment LP, of which Jon is general partner, and Top Strike Resources, for which he serves as executive chairman. They currently hold over 45 investments in fertility, medical technology, orphan drug solutions, alcohol alternatives, and mental health treatments.

Prior to starting his career, Jon earned a bachelor's degree from the University of Alberta and a Master of Business Administration degree from The University of British Columbia. He also became a certified professional accountant (CPA-CMA), a leader in energy and environmental design (LEED AP), a certified sales professional (CSP), and is completing his Directors Education Program (ICD.D).

In addition to his designations, Jon has obtained numerous honors and achievements. For instance, he won $1.7 billion in projects at Colliers International, received a global nomination and was

named a *Top Performer* at Anheuser Busch/Inbev, and relaunched the Kokanee brand at Ethos Projects. Jon is also a *Business in Vancouver 40 under 40 Award* winner, Peter Lougheed Scholar, *Wayne Gretzky Award* winner, and a Young Presidents' Organization member.

Jon currently serves as vice chairman of the Honorary Governor's Council of the Vancouver Foundation, as the director of the Stollery Charitable Foundation, and as an active member of the University of Alberta Alumni Association. He is also a former chairman of Hastings Crossing Business Improvement Association.

VENEXO
CAPITAL

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DAN TAKAHASHI 高橋ダン

Dan Takahashi was born in Tokyo, Japan, to a Japanese mother and American father. He began his journey in the finance industry as one of the world's youngest investors. At only 12-years-old, he received $1,000 from his grandparents as "Otoshidama", one of the Japanese traditions still honored by his family. Although he first wanted to spend it, Dan soon changed his mind and decided to invest his allowance in the markets. He has been investing ever since!

In 2003, Dan enrolled as a business major at Cornell University in New York where he later graduated with *magna cum laude* honors. He then worked for 12 years on Wall Street, doing investment banking and trading. Having experienced the 2007 Great Financial Crisis firsthand early in his career, Dan decided to go into proprietary trading because he wanted to learn how to "bet on the market" in order to become financially self-independent longer term.

Although many discouraged him due to the high risk involved, Dan managed to find a hedge fund job with a competitive company. He was very fortunate to have great mentors and received excellent training to groom his investment and trading skills. The company was extremely competitive with almost all new recruits leaving the company within the first few years. For these reasons, Dan says he was lucky enough to survive in the company and to eventually create his own hedge fund with one of his mentors. When he turned 30, Dan decided to return to Asia. He moved to Singapore and has since traveled to 60 countries! Dan says that traveling the world has "completely opened my eyes and gave me new dreams I didn't know I even was capable of." He always thought financial success was his only long term goal, but he realized that having a positive impact on the world was a much more important goal. He aspires to change history and is just getting started!!!

150k Followers on Social Media! https://www.youtube.com/c/ダン高橋DanTakahashi
FB: DanTakahashiJP | IG: @takadan23 | TW: @Dan_Takahashi_ | https://note.com/dantakahashi

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CHRIS BRAWNER

Headquartered in Bethalto, Illinois, AgVest Advisors LLC was founded by Chris Brawner in 2018 to serve the agricultural investment community. He works with institutions, family offices, and individuals to build out their U.S. farmland portfolios, which involves helping them develop their investment strategies, sourcing properties, negotiating acquisitions, providing due diligence, and ultimately managing the properties once they are owned. Chris has spent the past 10 years building out the professional relationships needed to successfully construct these farmland portfolios throughout the U.S.

According to Chris, the macro story of why to invest in farmland is about global population growth and the evolution of the worlds' developing countries. "The world population is expected to reach 8 billion plus by 2030 and developing worlds' middle classes continue to upgrade their diets to more protein, which involves more grain," says Chris. He adds that the U.S. row crop farmland returns are essentially risk free and remain resilient throughout economic cycles. In fact, US farmland has delivered only one quarter of negative returns since 1999.

Prior to starting AgVest, Chris helped to build some of the largest U.S. row crop portfolios in history for some of the largest pension funds and investment banks in the world. He began in 2011 by joining AgCoA, formerly a farmland REIT established by Goldman Sachs and Duquesne Capital. In 2013, the portfolio was sold to CPPIB, the Canadian pension plan. The portfolio was sold again in 2017 to the Gates Foundation, after which AgCoA was dissolved. Throughout his career with AgCoA and AgVest, Chris has now been involved in over $650 million of farmland investments across 13 states.

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REGGIE FORD

From welfare recipient to personal financial specialist with degrees in both economics and accounting from Vanderbilt University, Reggie Ford's journey from poverty to successful entrepreneur is a quintessential against-all-odds story fueled by perseverance, intellectual drive, and the determination to rise above adversity; and to bring others with him. As founder and president of Rosecrete Wealth Management, a Nashville-based wealth management firm offering comprehensive financial strategies to affluent and high-net-worth clients, Reggie advises and educates professional athletes, coaches, and "dream chasers." "I grew up in very poor circumstances, and I am the first person in my family to go to college," Reggie explains. "I'm passionate about education and financial literacy because I have seen the positive effects both have had on my life, so I've made it my purpose to affect change in that area." His vision was realized with Rosecrete, and it all began with football. While attending a public school comprised primarily of low-income students, Reggie was recognized as a high academic achiever through an afterschool program, Backfield in Motion, and accepted by a prestigious private school, Montgomery Bell Academy. From there, he attended Vanderbilt, where he played football while pursuing his bachelor's in economics and master's in accountancy. In 2014, he joined Deloitte & Touche as an external auditor, where he gained valuable knowledge about the financial operations of large corporations before joining a boutique wealth management firm in Nashville. It was here that the idea of Rosecrete would bloom. "I loved what I was doing, but I was missing something," Reggie shares. "I wanted to help communities that were underserved and at the time, many of my former teammates were then in the NFL, making great money, but they weren't being taught how to manage it. This lack of education played a big role in countless professional athletes going broke." In a pursuit to help them, Reggie launched Rosecrete. "Rosecrete gets its name from the metaphor of the rose that grew from a crack in the concrete—it's from a poem by Tupac Shakur. I grew in the face of adversity and succeeded, and I wanted to inspire others," he says. "We educate our clients so that they feel empowered to take control of their financial lives." Reggie still pursues knowledge beyond his CPA, *Series 7* and *Series 66*, and Tennessee insurance license, with continuing education courses, and his commitment to helping others remains steadfast, serving on the board of Backfield in Motion, a program to help at-risk inner-city boys achieve their greatest potential through academics and athletics, and the finance board of Communities In Schools of Middle Tennessee, which provides schools resources to empower at-risk students to stay in school.

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RICHARD HSIEH

Richard Hsieh is a director in the Global Healthcare Investment Banking Group at Cantor Fitzgerald, a global financial services firm with offices throughout the world. As an investment banker with over 15 years of experience, he focuses primarily on helping healthcare companies in their strategic path forward, with equity and debt financings as well as strategic M&A advisory. Hailing from a family of physicians, Richard is personally invested in his work. For him, it's not just a job—it's his passion. "I've grown up living and breathing the world of healthcare. I love working with companies that are making a difference," he shares.

Cantor Fitzgerald is one of the oldest private partnerships on Wall Street specializing in the areas of investment banking, asset management, equities, fixed income, real estate, sales and trading. Richard joined the firm as a director in 2018, bringing with him specialized expertise built from a lifelong career focused on the healthcare sector.

After graduating New York University with a bachelor's degree in economics, Richard began his career in 2005 as an analyst with MTS Health Partners, a healthcare-focused investment bank. Before joining Cantor Fitzgerald, he served for eight years in the Healthcare Investment Banking Group at RBC Capital Markets. Given his own dedication to serving clients whose mission is centered on the betterment of people, Richard found the perfect fit in Cantor Fitzgerald. "The culture is fantastic and their commitment to philanthropy is unparalleled," he adds.

Cantor Fitzgerald | www.cantor.com

ZEB MACLENNAN

In the 1980s, Zeb began making markets in COMEX gold and silver options at The World Trade Center in New York. He swore he would never let his voice get shattered like all the old pros (35ish). Three years later he was president of the world's first publicly traded options trading firm, expanding operations into Philly, Chicago, and over the counter. Fielding midnight calls from Germany about his DM/USD trades. Oh and yes, his voice was irrevocably shattered.

In 1989 he co-founded Wadsworth & Co. for his own family's investments. After being on the buy side for years, when he relocated to San Francisco in the 1990s, he slipped over into the dark side: sell side at Bear Stearns, running the Professional Trading Group. He was fortunate enough to study customer-centric, lean start-ups at Cal's Haas with Eric Reis and Steve Blank; meanwhile becoming certified as a financial risk manager through the Global Association of Risk Professionals (GARP). Today, Wadsworth & Co. is making some exciting changes. The family has always invested their own capital, and their primary focus in the past has been investing in hedge fund baskets. However, recent dollar strength, blow off equity action, and increased federal debt purchases, led them to start pulling out of hedge funds, while allocating more capital to angel investing. The family is most interested in empowering people to have greater control over their own lives. Current vetting projects include Trustinc, peer to peer banking, CitizInvest, crowdfunding for social impact projects, and WeR1, societal inclusion of special needs adults. They have created a new risk metric for their impact projects; CIA, or conscious intention alignment. When all parties are on the same page, everyone wins.

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COLLIN GOES

"Live as if you were to Die Tomorrow. Learn as if you were to Live Forever."

-Mahatma Gandhi

Collin is a firm believer in learning and seeking out knowledge to become the best version of yourself. From the plethora of literature available today and actively listening to his client's passions, businesses and goals, Collin assumes the position of co-pilot to ensure that his client's vision and goals come to fruition.

Soon after graduating from the University of Calgary's Haskayne School of Business, he joined EY, LLP, where he was exposed to multitude of disciplines within the firm ranging in services from audit and transaction advisory to taxation. The breadth and depth of knowledge gained, positioned Collin to take a holistic approach to his client's vision. Although, Collin's experience at EY, LLP was invaluable, he decided to broaden his knowledge in areas of tax and wealth planning at PwC, LLP, where he advised family offices and other wealth clients on tax planning structures.

More recently, as the VP of finance for a private brokerage firm, Collin had the opportunity to perform due diligence on the financial health across a broad range of issuer partners seeking out capital in the private markets. Apart from overseeing the accounting operations, managing cash flows and assessing risk and business strategies, Collin says that it is not his multifaceted experience that makes him unique but rather the passion to go above and beyond to help his clients achieve their vision. In between helping his clients and juggling raising two kids, he enjoys riding his motorcycle down the winding roads from Alberta to British Columbia. The journey allows him to reflect and enjoy some of the beauty and nature that surrounds us.

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JESSICA KATES

Jessica Kates is a co-founder and managing partner of Rellevant Partners, a New York-based private equity firm specializing in growth equity investments in early-stage restaurant concepts, restaurant technology, and food & beverage. Armed with almost twenty years of private equity and C-level operating experience and an MBA from Harvard Business School, Jessica launched the firm in 2019 with co-founder Janice Meyer with a single mission—to support the next generation of culinary champions. In an industry where there exist only a handful of restaurant-focused private equity firms, Rellevant Partners is a unique niche within a niche. While most other firms are consumer focused with a restaurant vertical if the brand is "sexy," Jessica and Janice focus on the entrepreneurs behind the concepts, serving their clients with a combined 35+ years of specialized investment expertise to bring a competitive advantage to their portfolio companies. "We both come from the restaurant investing space," Jessica explains. "With Janice's experience in advising and analyzing restaurant companies and my experience in private equity and operations, our skills and knowledge are very complementary. We know what to focus on, and we can see the whole picture to identify often-overlooked opportunities and help businesses grow to dominate their field." Born with an entrepreneurial spirit, Jessica's path to launching a firm that serves her passions for finance and entrepreneurship was forged right out of college. After graduating with Great Distinction on the Dean's Honor List from McGill University in Montreal with a double concentration in finance and international business, Jessica began her career in private equity in 2000 as an investment banking analyst with Donaldson, Lufkin & Jenrette. Two years later, she joined L Catterton (formerly Catterton Partners) as a senior associate focused on restaurants, consumer products, and retail. After serving 10 years in senior leadership roles and accumulating specialized skills and knowledge in finance and operations in the restaurant sector, Jessica followed the urging of her entrepreneurial spirit to help otherwise-overlooked entrepreneurs in the restaurant space to thrive. Thus, a rare female-founded private equity firm was born—Rellevant Partners. "Janice and I both started on Wall Street, a heavily male-dominated industry. As women, our perspective is extremely different and we have a distinctive approach to investments. And because we've spent most of our careers in the restaurant investing niche, we also have a unique perspective and a vast network to help our clients build an enduring business," Jessica shares.

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LINDA REEVES, CFP, CLU, CHFC, CMFC

Linda Reeves started as a financial counselor with a major financial services company. Over the next 22 years, she rose to become a managing director, leading more than 350 registered professionals. She has built centers of excellence and developed roles focused on helping people achieve their financial dreams. Linda holds different licenses and is a registered principal. She is also a certified financial planner, chartered life underwriter, chartered financial consultant, and chartered mutual fund counselor. Here's her response to being honored in her own words; "At the time of my Top 100 selection, my role was coming to an end. I didn't feel worthy so I asked the question; why me? Grace and mercy in this life answered back; you are not defined by your credentials or the position you hold. Your significance comes from the people you've served and lives touched."

"In my journey, I have been privileged to serve beautiful souls along the way. We've cried together in my office because of a lost child, laughed at funny stories, worked long hours, cheered for each other and helped each other succeed. It was love sometimes wrapped in toughness. But always fair, which produced more love and success. My journey is shaped by seeing people. Truly, looking them in the eyes and letting them know they're valuable and capable of excellence. There are many that invested in me and I'm grateful. That is success. Be purposeful about the well-being of others. Start with those closest to you and extend out. There's a world dying for love. Customers and employees are no different. Everyone needs it. It gives peace and fulfillment."

Linda is a person of faith. She serves on the board of the Annie T. Doe Memorial Foundation (ATDF), which provides free education for more than 300 kids in Liberia, West Africa. She also volunteers at a women's shelter, and supports both the American Heart Association and Classroom Central, an organization that provides school supplies for teachers in the Charlotte, N.C. area. Linda received both excellence and inspired legacy awards for her leadership on business resource groups (BRG), including the African American & Caribbean BRG. She was also the national co-chair for the Women's BRG.

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SAPRINA ALLEN

As president of Main Street Asset Solutions, a California-based mortgage-servicing company, Saprina Allen is determined to keep homeowners in their homes. She sees a house as more than a tangible asset—it is a home where memories are made and families flourish. She sees borrowers as more than names on a contract—they are people with hopes, dreams, challenges, and triumphs. “There is a heartbeat in every home,” Saprina says. Saprina joined the company five years ago, bringing 20 years of experience in the mortgage industry and specialized expertise in foreclosures and nonperforming loans. She began her career in the foreclosure division at a big bank, but found that their indifferent attitude conflicted with her values. “I didn’t like how the big banks handled foreclosures. There was limited room for creativity,” she explains. “I made a decision to get into a position to empower homeowners, to be creative and keep them in their homes.” In 2005, she took a position at a hedge fund that bought distressed mortgages, where she could be inventive while handling the secondary market of note investing and mortgage origination. She used her creativity and knowledge ultimately to reduce foreclosures. In 2009, she joined a $60 million hedge fund, where she focused on large buys and homeowner retention. Within her first 24 months, she turned nonperforming into performing mortgages. Saprina is no stranger to life challenges. At 16, she was a teen mom and was forced to decline a full ride to college to raise her son. However, her determination to succeed drove her to obtain her degree in accounting and finance from Kent State University and achieve an impressive career. Given her own experiences, she empathizes with her clients, and uses her skills to empower them to help them keep their homes. In 2014, she joined Main Street Asset Solutions—a company that shares her fundamental value of compassion. “We are not a cookie-cutter company. We take the time to explain things to our investors when they don’t understand. We educate when there is a lack of knowledge. We will go into a grey area to find a solution, all while remaining complaint,” she explains. “We are putting America back on its feet one mortgage at a time.” To help others achieve their dreams of a bright future, Saprina serves on the board of NOW, No Opportunity Wasted, an organization that helps children prepare for SATs and college prep.

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INACHOS LAZOS

Inachos Lazos is the founder and managing director of Delphic Strategies, a southern Europe-based consultancy that provides bespoke macro and company analyses, investment sourcing as well as investor communication services to select clients globally. Inachos’ experience spans over two decades at premier institutions within the financial and investment industry globally. Having started in 1999 at Salomon Brothers’ London office, he spent 3 years in mergers & acquisitions, and another 3 in debt capital markets origination and structuring. He executed an aggregate of over EUR 50billion worth of transactions, before moving to the hedge fund side in 2006. Inachos spent the following 10 years as portfolio strategist at some of the best-known macro hedge funds in the world, building a substantial network of policy maker as well as corporate contacts at the highest level. Drawing on this rich experience, Inachos founded Delphic Strategies in 2015 with the support of a handful of strong longstanding business relationships.

Ever since the climax of the European and Greek sovereign crises, Delphic has provided the deep, local, reliable but most importantly personalized service some of the world’s most sophisticated investors have sought in order to develop their edge. To deliver that, Inachos travels regularly between major decision-making centers and company sites in Europe and the USA on in-depth fact finding trips. These are critical in bridging the gap between long-distance superficial perception and local fundamental reality, which then informs critically the bottom up investment analysis. Over time, Delphic Strategies’ greatest and most gratifying achievement has been its portfolio of a select few, deep and reliable business relationships and partners. Looking ahead, Inachos is looking to modestly expand Delphic Strategies, replicating the exact same approach with possibly a handful of additional, well-targeted clients to offer them exceptional local edge. Inachos holds an MBA from MIT. In his approach, developed over more than 20 years, he loves to combine the big picture with rigorous bottom up analysis. He speaks 7 languages, loves traveling and is an avid fan and sportsperson.

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LEITH BAKHIT

As a financial advisor with Prudential Advisors, Leith's primary goal is to guide his clients' asset growth so that they are fully prepared for their retirement years. This responsibility is one Leith takes seriously. He works diligently to successfully match their investment portfolios with their risk tolerances, timelines, and investment objectives, while also suggesting alternatives that could help to protect their assets.

Fully licensed as a financial advisor in Florida, New York, New Jersey, and California, Leith specializes in financial wellbeing, applying a comprehensive approach to his work with clients that includes recommending the appropriate products and services to meet the unique needs of each person or family. This approach includes financial strategy, saving for education, planning for retirement strategies, and living comfortably throughout retirement.

According to Leith, what he likes about being a Prudential Advisors financial advisor is their focus on protection. Prudential Advisors strives to ensure that they are not only taking care of clients today but are also protecting their legacies for future generations. This ideology is core to the service Prudential has been providing for over 140 years. Their mission has always been to help customers achieve prosperity and peace of mind, which allows Leith to assist his clients in all aspects of their financial lives.

Prudential Advisors is a brand name of The Prudential Insurance Company of America and its subsidiaries. Offering investment advisory services through Pruco Securities, LLC (Pruco). Offering insurance and securities products and services as a registered representative of Pruco, and an agent of issuing insurance companies. | 1031366-00001-00

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NIKOLAS SCHROBENHAUSER

After amassing over 13 years of professional experience, Nikolas Schrobenhauser carries an esteemed reputation as a senior business development and strategy professional. While setting strategic initiatives across investment products, sales, client services, and operations, Nikolas strives to promote innovation and to drive decision-making that sustains organizational progress and success.

Born in Mexico City, Nikolas grew up speaking Spanish. However, having spent much of his life living in the United States has given Nik a global perspective and a unique advantage; throughout his career he has helped spearhead efforts to raise money from Latin American clients, a difficult area of business for many. In 2007, Nikolas began his career working for a hybrid management consulting firm before spending time as a U.S. equities trader. Eventually he would move into a business development role at Fund of Funds operator K2 Advisors, now part of Franklin Templeton. There, Nikolas worked to build out global business development efforts with a focus on private wealth clients before joining the hedge fund Och-Ziff Capital Management in 2013. As a senior business development professional at Och-Ziff, Nik was focused on raising money from private wealth and institutional clients across the Americas.

In 2016, Nikolas joined Marshall Wace, a $40 billion hedge fund, to help lead their private wealth asset-raising efforts in the Americas. Eventually, Nik decided to make a career shift towards smaller asset managers when he joined a firm called Ameris Capital as a partner and head of North America distribution. Today, Nikolas serves as the senior director of business development for Infusive Asset Management, a global diversified asset management company with offices in New York City and London. The firm oversees a unique investment strategy that is centered upon human behavioral economics and the effects those behaviors have on consumer purchasing trends. Although his primary responsibility is to help raise assets, he approaches every interaction he has with a meaningful and substantial presence- both professionally and personally.

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GREGORY BOHLEN

Gregory Bohlen is managing general partner of Union Grove Venture Partners, a team of accomplished venture capital specialists comprised of former direct investors who focus exclusively on early-stage investing in companies—with Beyond Meat, Poshmark, and Progeny among them. With 88 years of combined experience, they are a unique combination of experience, skill, energy, and imagination; a group who "thinks differently, adapts quickly, and invests in only the best" and believes in serving clients as based on a true partnership model. "The funds in which we invest are redefining creativity, recreating stale sectors, and reimagining what it means to innovate," Gregory explains.

After nearly four decades as an investment and commercial banker, and a former member of the Beyond Meat board of directors—and one of its earliest investors—Gregory founded Union Grove Venture Partners in 2011 in Chapel Hill, North Carolina, with Patrick Cairns and John Spilman. As venture capitalist experts who see thousands of companies and hundreds of funds each year, Gregory and his partners provide clients with unique investment experience based on success and an eight-year track record of 28 percent IRR and $780 million in RAUM. As managing general partner, Gregory invests in the data, food and agriculture, and automation sectors. The fund focuses primarily on investing in venture capital funds, and makes direct investments in companies that reside inside of those funds.

The firm not only provides clients venture capital exposure through its funds, but a complete suite of investment services such as direct access to top managers, spin-outs, and emerging managers.

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DERREK SPACE

As CEO and president of Consultgenix, Derrek Space has dedicated his professional life in the field of finance. For him, finance is second nature, and helping companies chart the path for success is his mission and focus. "I love numbers, and I have a passion for painting the portrait and telling the story, whether it's a long-term strategy or a turnaround scenario," he shares.

Derrek founded Consultgenix in 2018, with 18 years of knowledge and skills as a financier and consultant, and expertise in change management and operational efficiencies. The firm provides an array of advisory services to all businesses, from large Fortune 500 to small- and mid-sized companies, ranging from digital and social marketing to business and turnaround consulting. He also works with start-ups to implement financial controls and design business plans to drive growth, and with companies to restructure internal operations and develop long-range plans to bring profitability and financial freedom.

Derrek began his career in 2001 as a senior associate with Lehman Brothers, after graduating from the University of Florida with a bachelor's degree in finance and economics—an experience he will never forget. "My first day of work at Lehman Brothers was 9/11, 2001. We were at 3 World Financial, connected to the World Trade Center, which I was there that morning at 7:45 a.m." he recalls. In 2005, he joined the corporate finance division of PricewaterhouseCoopers, providing services across a wide range of areas, including budget analysis, reporting, and relationship management, before moving to PepsiCo in 2008, where he focused on corporate finance. In 2012, he joined AIG to oversee finance for the Latin American personal insurance sector, where his language skills in Spanish, French, and [basic] Portuguese helped him develop strategies and strengthen relationships between the firm and its clients.

Derrek holds an MBA in accounting and finance from the University of Connecticut in addition to a myriad of certifications ranging from business analytics from the University of Pennsylvania to organizational leadership from Northwestern. He is a family man, and dedicated father of two, and resides in Coral Gables, Florida.

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PETER WRIGHT

As vice president of RKJ Partners, headquartered in Atlanta, Georgia, Peter Wright is openly passionate about his work. In addition to graduating from Howard University with a B.S in finance and earning an MBA from the University of Chicago Booth School of Business, he has amassed several years of experience in the finance industry. At RKJ, Peter specializes in sourcing new deals and in leading valuation and capital restructuring efforts. RKJ Partners is a boutique investment banking firm specifically designed to assist lower middle-market growth companies in executing transactions valued at less than $100 million. Peter explains, “The firm focuses on mergers and acquisitions across multiple sectors, as well as capital raising - either equity or debt.”

RKJ offers advisory services to all clients as well as an outsource chief financial officer platform when needed. Acting as the CFO for the healthcare sector is only one of the many duties Peter has performed. When clients were looking to do mergers and acquisitions, and they needed an active CFO to expand margins, Peter sourced a lot of deals and led due diligence by serving in the position. Peter is also experienced in the buy and sell sides of M&A. He compiles fairness opinions and finances capital raises for debt, equity, and mezzanine capital. He is also skilled in recapitalization, which is restructuring capital structure with a focus on optimizing the financial health of a business.

According to Peter, what separates RKJ from other firms is that their structure focuses on upward mobility. The founder, Cyril Jones, encourages placing responsibility on team members early on, which gives them more experience; he wants members to assume managerial skills as quickly as possible. When Peter is not busy at work, he enjoys giving back to the community and participating in local events. He serves on the board of finance at the Church of God and Christ in Richmond, Virginia and is also an avid runner. In fact, Peter recently completed the New York City Marathon, which is the largest in the world.

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JASON CHESKY

Jason Chesky is finance director for Logenix International, a global logistics provider based in Fairfax, Virginia. The company provides preeminent logistics for essential global health supply chains, infrastructure development, disaster relief, and security programs to clients across the world, including some of the most challenging regions. Jason commands all accounting and finance planning and reporting functions throughout the firm’s international network, which is no small task, considering the company’s vast reach, with operations in over 140 countries. However, Jason’s responsibilities extend well beyond finance. He also oversees Human Resources Management, Risk Management, and Information Technology.

Given his early keen interest in finance and aptitude for the field, it seems Jason was bred for his role with Logenix. After graduating second in his class from George Mason University, School of Management with a focus in finance, he joined the corporate accounting department of the largest privately owned real estate company in the D.C. area, Long & Foster, where he moved up the ranks and successfully navigated the 2008 real estate crisis. “After helping the company and my clients through one of the most difficult economic periods of our time, I was hungry for more,” Jason explains. “I wanted to branch out, test different aspects of the economy.”

To feed his passion for finance with new challenges, Jason joined Logenix in 2013. In the six years since his arrival, he has quickly helped Logenix rise to a new level, nearly tripling his staff size and contributing to the opening of new offices all over the world, including Afghanistan, Pakistan, Nigeria, India, the UAE, and United Kingdom. In September 2019, the company was ranked as one of the fastest-growing companies in the United States by *Inc. 5000*.

Logenix’s approach to its clients is unique. As Jason explains, “We work with partners and a vast, growing network of agents all over world to assist us in the operations in each country, no other logistics company in the world can match our abilities.” He adds, “You could say that we have a true footprint in these countries, whereas our competitors might have more of an arm’s-length presence.”

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TAHIR MANZOOR

Tahir Manzoor, a leading alternative investment assurance professional, lives by the mantra "go big or go home." He holds around two decades of experience in asset management industry specializing in accounting, auditing, financial reporting, internal control, and operational issues impacting all types of funds. Still today, he continues to apply his mantra to every project he undertakes as a senior manager at PwC Canada and maintains his reputation as a vibrant and energetic leader who inspires his clients and team members to improve, to strategize, and to drive efficiency. PwC, short for PricewaterhouseCoopers, is a multinational network headquartered in London, is ranked the second largest professional services firm in the world with offices in 158 countries and a staff of over 250,000 globally. PwC provides industry-focused services including audit assurance, risk assurance, tax, deals and consulting. Tahir especially values PwC's mission i.e. "creating leaders, inspiring people, and bringing perspectives together to achieve what matters most."

As a senior manager at PwC, Tahir manages complex asset management clients with assets under management (AUM) over $10 trillion. Being a relationship manager and trusted advisor on some of the biggest asset management brands in the world, he understands the core issues faced by the industry, reviews the investment and business due diligence process, conversant with most investment strategies, performs benchmarking for the hedge funds managers, specializes in reviewing SOC 1 and SOC 2 reports, acquainted with the concepts of Environmental, Social & Governance (ESG) framework, people, financial, operational and cultural diligence, digital transformation and data governance. Tahir also supervises, mentors, and trains asset management group personnel and researches accounting and regulatory issues as needed. Due to his exemplary work at PwC, Tahir has been the recipient of the *Top Performer Spotlight Award* for the past three consecutive years. He works hard but has a full and fun life. When he's not working with his clients and teams, he can be found enjoying time with his wife, kids and friends. CONTACT: tasyezru@yahoo.com | (647) 786-9710 | www.pwc.com | www.linkedin.com/in/tahirmanzoor

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KAREN SHORT

As managing director of Equity Research at Barclays, Karen Short attributes her success to a philosophy that has driven her entire career: "I base every decision that I make on opening doors, not closing them; taking the harder route, which defines character in anyone." This guiding principle has culminated in a burgeoning client base and the coveted position of #1 Retail Analyst by *Institutional Investor*—a ringing endorsement of the value she provides her clients. Karen provides in-depth research coverage to institutional clients supported by stock-specific and sector analysis, with a critical focus on financial modeling and communications with industry contacts. Responsible for verticals with a cumulative market cap in excess of $1 trillion, her coverage universe includes Walmart, Costco, Target, Home Depot, Lowe's, and Best Buy, among others. She serves her clients with an analytical mind, stock-picking skills gained over a 20-year career, and the conviction to always do what's best for them—even if that means going against popular opinion. In June 2016, her top pick was Walmart, which 80 percent of analysts were not recommending. It has since doubled. "Different analysts have different approaches as far as what the focus should be. We don't all have same priorities," Karen explains. "But at the end of the day, the client cares about our stock-picking abilities."

Throughout her life, Karen has always chosen the path that offered the greatest challenges that would broaden her skills and deepen her knowledge. She graduated from Queen's University with a bachelor's in economics and began her career with Merrill Lynch as a gas and power trader, moving up to a senior position. Rather than ride her upward trajectory, she left to pursue her MBA at Columbia Business School, where she graduated with honors. "The vast majority of my classmates had been in finance. I literally didn't know what a balance sheet was, and basically all I do is analyze financial statements now," Karen shares. Her drive to constantly challenge herself has resulted in myriad industry awards, including #2 and #3 Retail Analyst rankings from *Institutional Investor* for 2014, 2015, 2017, and 2018, with her life's motto guiding the way: "Never take the easy way out and always look for career decisions that open doors, not close doors."

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HARRY HURST

Inventor, patent holder, serial entrepreneur, and tech guru called "boy genius" by *Forbes*. While most 12-year-olds were attending their first junior high formal, Harry was graduating high school, steeped in the knowledge of computer science. It seems he entered this world sprinting toward the future—and he's never stopped. He is now recognized as one of the leading business and product development executives in technology and marketing.

With a mind for technology and business, a spirited imagination, and the determination to succeed, Harry's rise can only be described as meteoric. He came to America with no network. Just a couple of short years later, leading investors in Silicon Valley were helping to fund the development and bring to market the products he had invented—propelling Harry from boy genius to one of the most prominent people in his industry. Harry launched his first brainchild, Skurt, in Los Angeles in 2014, after raising $15 million in venture capital from some of the largest investors in the US to bring his invention to life. The novel on-demand, app-based rental car company allows consumers to book rental cars, which are then delivered to their location. In 2018, Harry sold Skurt to Fair.com for a reported $50 million. Now, on the heels of that success, Harry and cofounder of Skurt have started a new venture: Pipe, a fintech company that provides payment solutions for cloud services companies, funded by the co-founder of PayPal and many other big names in venture capital.

While constantly imagining or developing new products, and preparing to launch a new business, through it all, Harry continues to share his insight and knowledge in esteemed outlets such as *Forbes* and *TechCrunch*, and as a member of the Forbes Tech Advisory Council to help the industry and other budding entrepreneurs to thrive. He also acts as a consultant for many international organizations on the topics of business and product development, including music artists. Harry is still racing into the future—and he's bringing the world with him. LinkedIn: www.linkedin.com/in/harryhurst

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BOBBY CHERRY

Soon after beginning his career in the financial services industry, Bobby Cherry realized that looking after clients takes more than selling them products. He learned that the best approach is to avoid conflicts of interest and to put the client's needs first. Today, with over two decades of experience, Bobby continues to adhere to the highest ethical standards. As the chief investment officer of D'Arcy Wealth Management, Inc. and as the president of D'Arcy Insurance Agency, LLC., his expertise is in placing the interests of his clients above all else by delivering solid investment and insurance strategies personally tailored to their needs. Founded in 2016, D'Arcy Wealth Management and D'Arcy Insurance Agency are two separate firms located in Corona, California. While providing the strategic efficiency and service of a hedge fund, the intimate family office atmosphere and smaller client base sets them apart from other, more typical, financial services offices. Bobby does not offer financial planning but specializes in building portfolios and specific investments where opportunities are based upon an individual's risk qualifications. He explains, "Since everyone has unique situations and invests differently, I customize strategies to specifically suit the needs of each clients." Another characteristic that makes Bobby unique is his dedication to providing fair and equal service. He noticed early on in his career that clients who had $250 thousand or above in assets received more attention and resources. However, Bobby's ideology is that all clients, regardless of the amount of wealth they possess, should be given appropriate recommendations and personalized service. By utilizing his abilities, technology, and network, Bobby is able to deliver these services, for all clients. Whether it is cash management platforms or financial products, Bobby offers all clients a breadth of opportunities so they can enjoy the same level of confidence in their investments.

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CHELSEA WILLIAMS

Xero advisor certified

Founder and chief financial architect of Core Solutions Group Inc., Chelsea brings a new perspective to numbers and cash management through a specialty accounting company focusing exclusively on law firms. Far from the typical accounting group that prepares tax forms once a year, the firm works consistently with clients to fill the financial gaps around complete financial management in law firms as well as on a personal level. “I created this company to be a proactive service that actually helps business owners grow while protecting profits,” she shares. With a decade of experience in the tax and accounting arena, Chelsea is a strategic advisor to her clients helping them gain financial clarity around where they’re at, where they want to go, and what needs to happen in order to get there. “Because we’re so focused in the legal space, we’ve become very in tune with the specifics around finances in a law firm.” she explains. Chelsea is anything but the stereotypical accountant. “People think of accountants and tax preparers as boring no-mans. I’m really an entrepreneur who loves numbers. Numbers don’t lie and when you’ve got the reality of your financial positioning staring you in the face, you open the door to strategic move making,” she explains. After working in the traditional tax and accounting field for eight years, she realized there were gaps in the industry’s reactive service model—advising clients only when preparing their taxes, and then leaving them to muddle through the financial landscape for another year. In 2017, Chelsea’s entrepreneurial spirit and passion for numbers drove her to launch Core Solutions Group to fill this gap and provide law firms with ongoing financial advisory services to help them reach their goals. “Typically your generic accounting services stop once monthly financial statements are issued, but people don’t understand the reports let alone how to use them to make strategic financial decisions. Most people fall off here, but this is where we pick up. We help people plan based off of their numbers,” she explains. The firm also offers CLE-certified courses for lawyers to maintain their licenses, and Chelsea’s group shares their knowledge as contributors to a host of websites and as keynote speakers at legal events. She is committed to helping people in her community through a local financial literacy program that she designed to teach low-income households how to manage their money.

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NICK MOSAQUITES

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Nick Mosaquites, senior vice president and private wealth advisor for U.S. Bank Private Wealth Management, manages a team of specialists who use an integrated approach to provide wealth management services to high-net-worth families. Based in the U.S. Bank Los Angeles office, Nick and his team advise primarily senior level executives and founders of private and public companies who have experienced life-changing liquidity events.

“We are able to look at taxes, investments, risk management and balance sheet assets, and integrate them in order to create a balance sheet direction or strategy,” Nick said.

Nick began his career 13 years ago with The Citi Family Office at Smith Barney, working with families with complex wealth management needs. In 2019, he joined U.S. Bank, the fifth-largest bank in the country. Nick says one of the things he values most about working for U.S. Bank is the fact that teams across the company collaborate to meet clients’ day-to-day banking needs, and to provide financial products and services.

“Our team is proud to partner with our colleagues to ensure clients have a seamless experience from one part of the bank to the next,” Nick said. Having worked with high-net-worth families with taxable estates for the majority of his career, Nick views himself as both a leader and a team member. “I am the quarterback for the relationship, and I have to know how to play well in the sandbox with others,” he added.

Outside of his career, Nick dedicates a large portion of his time to working with Five Acres in Altadena, California, a non-profit organization that helps children in foster families find permanent homes.

MILES ALEXANDER III

Miles Alexander is principal and managing partner of Alexander Goshen, a real estate investment firm with offices in Atlanta and Ft. Lauderdale. The company specializes in large-scale acquisitions, developments, and redevelopments, with a focus on stressed assets, value-added projects, and multifamily and mixed-use properties. A visionary with a track-record of producing multimillion-dollar business growth, Miles leads a talented and energetic team of experts—all under the age of 40.

Miles found his passion as a young teenager for real estate and began to exercise that passion while serving in the Army, stationed in Ft Lewis, Washington. Miles began to buy foreclosed homes to build his portfolio. His success over the next four years fed his drive to expand his reach to larger apartment complexes, and soon after, he set his sights on a bigger goal—the founding of Alexander Goshen. The company opened its doors in 2013 as a novel, integrated boutique agency offering a full range of services that encompass every aspect of real estate development. Its innovative one-stop-shop design made perfect sense to Miles, who has mastered the industry not only as a real estate investment expert, but also as a licensed contractor. “We do everything in-house,” Miles states. “We have our own development and construction experts”.

While the firm’s staff size has remained compact, its portfolio has grown to over 2,000 units multifamily units, and it has begun diversifying into senior living and hotel acquisitions. “We are small but unique, which keeps costs down and encourages us to be more innovative,” he explains. As a former soldier and successful entrepreneur, Miles is not one to coast on the laurels of his accomplishments. He keeps a keen eye on recent industry trends, including energy efficiency, and the company continues to adopt the latest technology. What began a decade ago as a personal investment strategy is now a thriving real estate investment firm driven by the ingenuity of a determined, energetic leader who shows no signs of slowing down.

ALEXANDER GOSHEN

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SYLVIA PANEK, AIF®

Sylvia Panek is a Chicago-based financial advisor for Natural Investments, LLC, a unique RIA financial advisory firm specializing in socially responsible investing, or as the company calls it “regenerative investing”. Since its inception 30 years ago, the company serves conscientious clients who are committed to investing in a socially responsible manner. “This is a way people can align their values with their vision for the world, by investing in ways that have positive and meaningful impact,” Sylvia shares. Sylvia joined the firm in 2018 with over 15 years of expertise in sustainable and socially responsible investing—and a passion for a field to which she has dedicated her entire professional life. She began as an educator and advocate in 2005, working as division assistant for Green America’s socially responsible investing division. In 2010, she joined US SIF: The Forum for Sustainable and Responsible Investment, where she served for five years as assistant director of operations and development before becoming a financial advisor. She found the perfect match in Natural Investments, now known as a leader in the field. Designed for investors who want to place their wealth in funds and companies that support a healthy planet and equitable society, the firm chooses products that embody these principles. “What I admire about Natural Investments is that before our team even considers the financial viability of an investment, we always ask first, ‘What is the impact focus here?’” she explains. “Our advisors all believe strongly in their work and what they do for their clients. We understand the urgent need to transition to clean energy, so they created a fossil fuel-free portfolio nearly a decade ago. We have a deep understanding of the field, as well as a history of innovation.” The company’s commitment to SRI does not live in the silo of its offices. Twenty years ago, when the firm’s leaders noticed mutual funds that were claiming to be socially responsible, they created the country’s first social rating system – called the Heart Rating - and made it publicly available on its website. Natural Investments is also a founding B-Corp member—a certification for companies that consider environmental and social impact in their operations—and regularly achieves the *Best for the World Award*.

NATURAL INVESTMENTS LLC
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DAN VAN ACKEREN

Dan Van Ackeren is an M&A specialist with one of the world's largest independent M&A firms. He is also a strategic advisor for ecosystem development across market verticals. He serves as a strategic advisor to the NFL Alumni Organization for Healthcare Initiatives and to the COO of Safr, Tiberius Vadan, previous managing director of Accordion Partners in NYC. With over a decade of experience in finance, Dan believes in always serving the client's best interests over a deal and attributes his success to his philosophy of "relationships over transactions."

As a healthcare authority with a doctorate in chiropractic and a business expert with an MBA from Texas Christian University, Dan brings his clients unique expertise in numerous sectors and valuable insight from multiple perspectives. His specializations extend across the health care continuum, to the technology space, including big data, blockchain, and AI, to life sciences, cybersecurity and the green sector—from hemp growers to extraction and cGMP manufacturing.

Dan works with entrepreneurs and CEOs of private companies who are exploring opportunities to sell their businesses or enter into a merger or joint venture arrangement. As a former entrepreneur himself, Dan has a profound understanding and appreciation for the particular challenges his clients often face. "I think the battle scars from my failures along with my DNA is the perfect match for handling the strategic exits of sellers through M&A," Dan explains. "I connect and resonate well with other entrepreneurs and big market CEOs, and I give them candid and objective optics to understand their opportunities."

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DANIEL BARUCH

Daniel Baruch's background spans across global physical and financial energy commodity markets. He has gained well-rounded experience in crude oil & natural gas liquids (NGLs) at Glencore, natural gas & power at Morgan Stanley, and multi-asset alternative investments at AllianceBernstein.

Currently, Daniel serves as the director of global energy markets & strategic business development at Ursa, a satellite radar-based alternative data firm, where he's focused on leveraging new technological capabilities to deliver transparency to opaque markets and provide more timely insights for the commodity trading, hedge fund, alternative investment, banking and research sectors.

Known for his unique macro cross-market perspectives, Daniel is frequently asked to consult on projects to share his experience with the private equity, hedge fund, investment management, and strategy consulting sectors. He also serves on the Strategic Advisory Council of the University of Colorado's J.P. Morgan Center for Commodities Global Energy Management Program and has helped shape GARP's Energy Risk Professional (ERP) certification for professionals across the physical and financial energy markets. Daniel has been a frequent speaker at energy industry and alternative investment conferences.

A graduate with honors from Bentley University, Daniel has a passion for mentoring students, traveling, and photography.

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LAURA BRANDAO

As president of American Financial Resources, Inc., Laura Brandao is the embodiment of “good things happen to good people,” especially when they have the determination to build what has become a nationally recognized specialty wholesale lending division in the midst of the Great Recession. “You can build a successful business and team by being true to yourself and being a good human. It was a great thing we were able to accomplish,” she shares. Laura joined AFR in 2007 as director of operations. When many mortgage companies were shutting their doors, Laura saw opportunity in the specialized niche of wholesale and correspondent lending, focusing primarily on construction-to-permanent one-time-close loans, and renovation loans. The division took off quickly, and AFR is now the fifth-largest manufactured home lender in the country.

Having ascended to the role of president, she is now responsible for the company’s sales, strategy, culture, and day-to-day operations. Laura is a humble leader with a genuine affinity for her clients and her team. “My position makes me no different than any other position. Every role is vital, every position is important, and every process is valuable. We have to be there to educate our clients, support them, and be there for them; and make sure we serve our clients to the best of our ability, because taking care of their families, takes care of my family,” she shares.

As a manager, Laura stays connected to her team, many of whom work remotely. “In 2018-2019, the financial sector was struggling. My VP said, ‘If they could see you or hear you, because you’re always so happy, everyone would know that everything is just great.’” The next day, Laura made it her mission to boost their spirits with daily video messages, which continue to this day. She is also dedicated to empowering other women, and works with a number of women’s groups, both in and outside her industry. In fact, Laura has been spearheading the launch of the Women’s Mortgage Network since its inception, as part of AIME, the Association of Independent Mortgage Experts. She is also scheduled to moderate the first ever women’s event for the Mortgage Bankers Association of NJ. “I decided a few years ago that I want anyone I come into contact with to feel better after talking to me. It’s free! If I can make someone happy for a moment, it is my gift.”

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PAUL MURDOCK

Boasting a career that expands over 30 years, Paul Murdock has held a number of roles in the financial services industry. After getting his start as a securities regulator with FINRA, he moved on to hold chief compliance officer roles at both Prudential Financial and BlackRock. He then led consulting practices at Ernst & Young and at Wolters Kluwer. Today, Paul provides strategic direction to MCG Consulting, LLC in New York through his roles as managing director and president.

Although he holds multiple responsibilities, Paul’s primary focus is to seek new areas of opportunity to grow MCG’s practice and offerings. He adds, “Our consultants’ core competencies are bringing years of regulatory and industry knowledge to challenging regulatory problems, often using the latest in technology solutions.” Paul enjoys the technological aspects of the job because he has been able to move into software development and to apply his former experience to what he does now.

In fact, MCG is one of the few companies that provides both regulatory compliance services as well as assistance in software development. With years of technology related engagements in their portfolio, team members feel confident in their ability to select the most appropriate software for each client. “MCG Consulting delivers bespoke compliance as well as regulatory and fintech solutions to increase operational efficiencies and to drive long-term value,” says Paul. Outside of his role at MCG, Paul enjoys giving back through charitable works. For instance, he has served on several non-profit boards that focus on providing educational and scholarship opportunities for African American and Latino males.

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TYLER SILVERTHORN

As an associate wealth advisor with Stonebridge Financial Partners, LLC, Tyler Silverthorn has a novel approach to working with clients. He believes that each client has their own unique definition of "wealth." He works in a close, collaborative manner with each client to understand what this means to them and how it factors into their lives so that he can help them determine their goals and design a plan to achieve them. Selected as one of *Forbes Top Next-Generation Wealth Advisors* in 2018 and one of *Forbes Best in State Next-Generation Wealth Advisors* in 2019, his strategy has proved successful for both Tyler and his clients.

Founded in 2004, Michigan-based Stonebridge is an independent wealth management firm that focuses on financial planning and becoming a valuable partner in navigating their financial lives. At Stonebridge, Tyler is surrounded by a like-minded team. "We all work collaboratively within the firm as well as with the client," he explains. "The firm has multiple people working together on client financial plans to ensure no opportunity is overlooked, and we ensure that we're putting together the best recommendations for our clients."

Tyler joined Stonebridge in 2015 with a decade of experience in the financial services industry. Prior to this, he spent nearly four years in roles as associate wealth manager and wealth manager with CIG Capital Advisors, where he specialized in working primarily with doctors and small business owners. Since joining Stonebridge, he has broadened his client base to focus on financial or wealth planning for families and individuals.

As a financial advisor whose focus is centered around a collaborative relationship with his clients, Tyler found Stonebridge to be a perfect match. "The company's approach is unique and it aligns with my own in terms of the way in which we interact with clients," Tyler shares. "They really try to understand their clients, their personalities, and thought processes, and they aren't afraid of hard conversations so that we understand any potential blocks that might prevent clients from achieving their goals. We extract what those blocks could be and we put together a plan to sidestep those obstacles."

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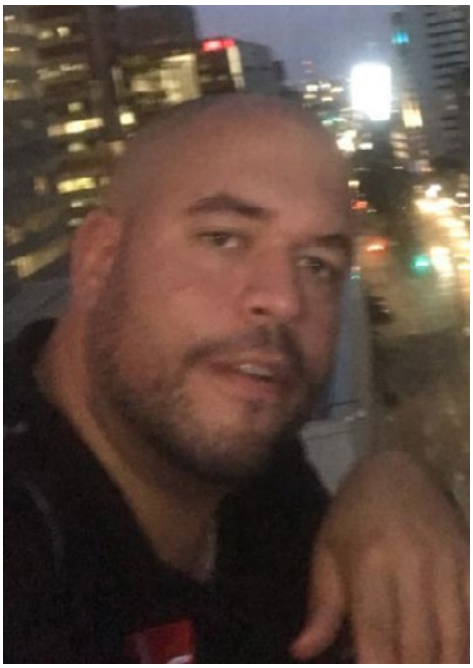

EMANUEL ROMERO-VICINI

Emanuel Romero-Vicini is founder and CEO of Resilience Investment Advisory Compliance Consultants based in Simsbury, Connecticut. As a financial services professional with 20 years of experience in the industry, he serves his clients as an advisory compliance consultant to help financial representatives create their own independent registered investment advisory (RIA) firms.

"Most advisors think they have to have a high amount of AUM ($50-100 million) to be able create an RIA, but I help them keep costs to a minimum by serving as their consultant and by helping them to navigate the formation process while addressing any regulatory audits that may occur," he explains. "A small advisor with a modest book can literally be their own boss and service their clients from a true fiduciary standpoint as opposed to focusing on any internal issues present wherever they may be working." The idea for Resilience Investment Advisory Compliance Consultants emerged as the result of his firsthand experience with the damaging consequences of a firm's restructuring as a result of a substantial loss of assets—its dedicated professionals too often the casualties of a dilemma not of their making.

"I was compliance officer for a firm with at one point $5 billion of assets under management, the company went through reorganization because they lost significant assets," Emanuel explains. "This was a testament to fact that industry investment advisors should consider going on their own, because being with a moderately size firm exposes them to more risk. I knew, at that moment, that for me to be successful, and for other financial professionals to be successful, I had to help independent advisors see my dream." Armed with an MBA from the University of Hartford and a cache of investment and insurance licenses, Emanuel launched Resilience Investment Advisory Compliance Consultants with this purpose in mind—to allow the average advisor the ability to create their own RIA firm, despite how many assets they have under management and without the risk of becoming a casualty of restructuring. "By having their own RIA, finance professionals can dictate how they service their own clients. They have control over their own destiny."

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