



SPRING 2019 EDITION

THE TOP 100 PEOPLE IN FINANCE

Featuring Ande Frazier, CEO of myWorth

Ande Frazier is
Changing the Industry
by Bringing a Fresh and
Innovative Perspective
to Providing Clear
Financial Guidance
for Women
on a Mission.

-Story on Page 8





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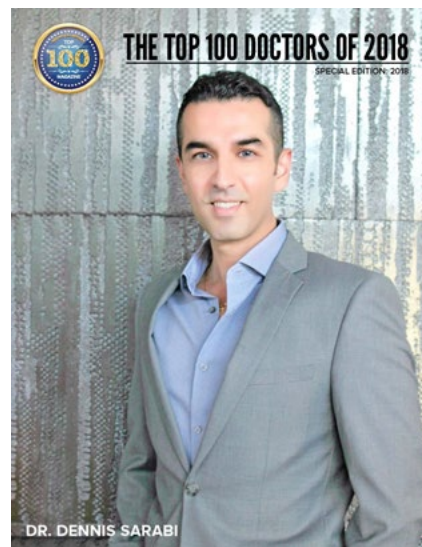
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The staff of The Top 100 Magazine would like to express their gratitude for having the privilege of working with the brightest, most accomplished and esteemed professionals in the finance industry.

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

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

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

Joseph Nunziato
CEO, Redwood Media

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THE TOP 100 PEOPLE IN FINANCE

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K. MICHAEL WALLACE

WALLACE INVESTMENTS

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

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

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

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

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

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

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



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

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

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

TESTIMONIALS:

What attracted you to Wallace Investments?

Michael Rivera, client:

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

Joseph Ilarraza, client:

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

Walter Drobenko, legal counsel:

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

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



CARELLA CAPITAL CORP

Fab Carella is the founder and sole owner of Carella Capital Corp. (CCC), a full service financial and business consulting company, based in Vancouver Canada. Under Fab's direction, CCC and its affiliated companies invest capital in a wide array of investments including providing venture capital seed funding to startup companies, assisting and funding private companies through the process of going public, providing private mortgage lending to borrowers, factoring financing against account receivables for companies, and equipment leasing. Fab also provides advisory/consulting services to both public and private companies.

As a serial entrepreneur, Fab recognized his passion for finance at a very young age. By the time he was 20 years old, he was already a public shareholder in multiple companies, a rental property owner, and a business owner. This trend continued for the next two decades, with Fab and his affiliated companies investing private funds into a diverse array of investments and businesses.

Fab's talent for identifying, funding, and guiding undervalued businesses, coupled with his intuition for building and maintaining a diverse investment portfolio, forms the foundation of his reputation as an accomplished and astute venture capitalist and entrepreneur.

"The companies I work with keep me motivated to stay in tune with trends in varying industries and they continue to foster my knowledge of various markets such as technology, healthcare and gaming. I am continually amazed at the brilliant minds out there and the sheer number of inventions that I am fortunate enough to be presented with on a regular basis. These are inventions that revolutionize certain industries and, in general, just help make the world a better place by enhancing the way we live. This is what I love the most about what I do."

Fab maintains an active profile within the industry and with his vast network of other financial professionals. He is often commended for his forward-thinking ideas and foresight when it comes to timing the cycles within certain industries and investment sectors.

Unlike most funds and money managers, who mostly invest other people's money, Fab only invests his own capital and resources. This confirms that he is fully committed to his investments and essentially acts as advising partner to the companies that he invests in.

This intuition has also benefited Fab in other ways. During the 2008 *Canadian Financial Crisis* he experienced little, if any, economic drawdown due to his diversification strategies and

comprehensive knowledge of volatile market cycles. Not only did he not sustain any substantial losses at this difficult time, he ended up profiting from the many purchases he made during this period of wide spread fear in many different markets.

During the American subprime mortgage collapse, Fab continued to flourish through aggressive purchasing tactics that capitalized on opportunities at a rare time in history when the Canadian dollar traded above that of the US dollar and assets could be purchased for far less than replacement value. Fab's formal training includes *The Canadian Securities Course* (CSC), *The Trader Training Course* (TTC) and the *Personal Financial Planner Course* (PFP) and he has also completed the *Profitunity Trading/Technical Analysis Course*. Contact: info@carellacapitalcorp.com



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**New York
Eye and Ear
Infirmary of
Mount
Sinai**

Salvatore Loiacono Jr. is vice president of ophthalmology services at New York Eye and Ear Infirmary of Mount Sinai (NYEE) and deputy chair of administration and finance at the Icahn School of Medicine at Mount Sinai (ISMMS), Department of Ophthalmology. The 2013 combination of the nationally ranked Department of Ophthalmology at NYEE, along with the storied department at The Mount Sinai Hospital and at ISMMS, presented an exciting opportunity to build upon the strength of both institutions and to advance eye care throughout the New York metropolitan area, nationally, and internationally. “I knew this was going to be challenging but also a very exciting time in my career,” asserts Salvatore, who joined the department in 2014. “NYEE’s reputation as one of the world’s leading facilities for the diagnosis and treatment of complex diseases of the eyes, ears, nose, and throat meant that I would be working with some of the best people in the field.”

A strategic thinker, Salvatore has played a key role in the integration of the department, presiding over the recruitment of top clinical and scientific talent and the expansion of ophthalmology services across Mount Sinai campuses to serve more than 200,000 outpatients every year. The driving force behind these moves has been to further position NYEE at the forefront of innovation and create new opportunities for patients to access care. “NYEE is the first specialty hospital in the nation, as well as a premier training site for residents and fellows. I feel a personal obligation to help carry its legacy of high quality and companionate patient care forward into its third century,” emphasizes Salvatore.

Throughout his 20-year career, Salvatore has been an administrator in ophthalmology in some of the Greater New York area’s most prestigious medical centers, including the Edward S. Harkness Eye Institute at Columbia University Medical Center/New York-Presbyterian. Prior to joining NYEE, Salvatore served as chief operating officer for NJRetina, one of the largest ophthalmology retina group practices in New Jersey.

Active throughout the ophthalmology community, Salvatore serves as a board member of the University Administrators of Ophthalmology (UAO) and is an administrator’s council member in the Association of University Professors of Ophthalmology (AUPO). He is also an active member of the American Academy of Ophthalmology Executives (AAOE) and a Certified Medical Practice Executive (ACMPE) of the American College of Medical Practice Executives/Medical Group Management Association (MGMA).



Salvatore holds a Master of Public Administration degree in healthcare administration with a focus on healthcare policy from the City University of New York, Baruch College, and earned a BS in healthcare administration from St. John’s University.

He attributes his success to his lifelong pursuit of excellence and the support and guidance he received from career mentors as well as his family. “When I was starting out, my mentors completely transformed my career. Their real-world experiences helped to crystallize my career path and often serve as a guide for how I approach challenges to this day,” he explains. A first-generation American, Salvatore was born to immigrant parents from Sicily, who instilled in him a resolute work ethic, values of discipline and respect, love, faith, and the fortitude necessary to overcome life’s challenges.

Salvatore resides in New Jersey with his wife and two sons, who he calls his inspiration. “When you have a strong family foundation at home and your friends and family push you not to be complacent with life, the impossible starts to become possible,” he says.







Ande Frazier, myWorth

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

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

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

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

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

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

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

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

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



ECARD

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

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

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

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

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

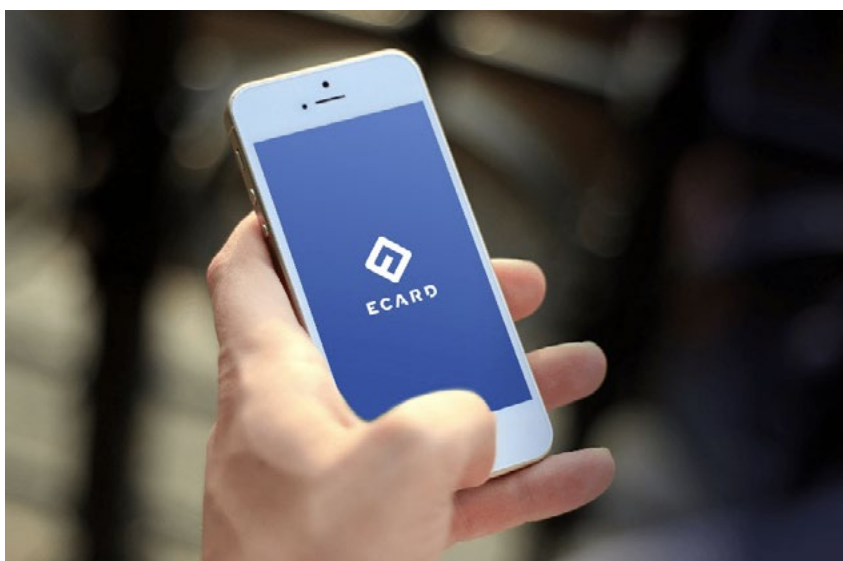
Earlier in his career, Wayne gained significant experience in payment methodologies through positions in Fortune 500 remittance and payment companies.

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

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

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"Travel Globally, Welcome Locally"



JUSTIN WEBER

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

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

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

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

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



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

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



ROCKLINE WEALTH MANAGEMENT

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

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

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

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

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

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

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

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



MARK ROSE



GABRIEL GALLANTE

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

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

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

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

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

DAVE REYNA

CEO: RepRecruit

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

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

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

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

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



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

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

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

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

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



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

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

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NATE HARE

Executive Vice President of Quest Trust Company



Tell us about Quest Trust Company.

Quest Trust Company is one of the leading, self-directed IRA custodians in the nation, and the largest in the state of Texas. Our headquarters is in Houston, Texas, but we have additional offices in Dallas and Austin. Currently, we assist more than 20,000 clients with their IRA investments in to non-traditional asset such as real estate, promissory notes, oil and gas interests, and private placement investments, just to name a few. We have close to 2 billion dollars in total assets under management as we continue to grow. This is an exciting time for us at Quest Trust Company.

Can you elaborate on “self-directed” IRA’s?

Self-directed means that the client makes all their own investment decisions and our staff provides expert account administration and transaction support services. “Self-directed” is simply a marketing term. IRAs themselves all follow the same set of rules. However, at Quest Trust Company, we do not sell investments for commissions or profit. Instead, we allow the freedom for our clients to choose their own investments, which can reach well outside the world of stocks, bonds, and mutual funds. We understand that most people are not very familiar with self-direction, so we take great pride in our educational platform, available to both clients and non-clients, so that they can gain a better understanding of how they operate. We offer weekly educational classes in our offices and online. We also put together monthly presentations, workshops, and host an annual IRA expo for anyone looking to attend, which typically attracts around a thousand experienced investors and entrepreneurs from across the country.

What is your primary role with Quest Trust Company?

I am the executive vice president, which means I am responsible for overseeing operations and ensuring the company is operating at maximum efficiency and profitability. I rely heavily on my department managers, who represent several key divisions including sales, marketing, transactions, quality control, systems and IT. Compliance is another key responsibility and with 600-700 new investments each month, the paperwork and process can be substantial, especially dealing with investments such as real estate and other things.

How has your role changed over the past six years?

Well, I came on board as an IRA specialist and primarily focused on sales and marketing. As I learned more about the industry, I was tasked with additional supervisory roles. This really gave me a well-rounded and comprehensive understanding of Quest’s operations and end goals. I have now transitioned myself into more of the systems side of the business, where we are currently working with developers to create more robust and technically advanced online processes. I try to stay a step ahead of the competition and put a lot of focus on security. I tend to think about what our clients need



QUEST TRUST

C O M P A N Y

and use that as a model to create proprietary technologies that improve upon what is currently in place. I began my career as an investor, and still am very active today. I understand what the clients go through as they are funding new investments.

I also spend a considerable amount of time traveling across the country. Investment groups from across the country ask me to present and teach people about “self-directed IRAs” and promote the benefits of becoming a client of Quest Trust. I like knowing that my guidance instills confidence so that investors can make better investment decisions and retire on their own terms. “Invest in what you know best.”

What inspired you to pursue this career?

After college, I got interested in real estate, so I went to real estate school, got my license, and promptly decided that I didn’t want to be a realtor. I did however, want to invest in real estate. I shifted my focus to finance and worked for a mortgage company, where I started to establish a network of resources and clients. After just two years, I was nominated for the National Mortgage Broker Rookie of the Year Award. At that time, the mortgage lending market was at its zenith, but it crashed not long after, and I found myself in a struggling market. My friend had worked for Quest a few years back and he loved it so I took a chance, even though I wasn’t sure it would be the perfect fit. I moved from Nevada to Texas, leaving everything behind, and in 2012, I started as a junior IRA specialist for Quest Trust. I worked under the president, Quincy Long, and CEO, Nathan Long, and I just learned as much as I could about the business and all the regulation and compliance requirements.

Is there a “secret” to your success? How would you advise someone seeking a similar career?

For the self-directed IRA industry, the products are virtually the same across the board. One way to separate yourself is to beat the competition through service; the education we provide, our turnaround time, which is the fastest in the industry, our technology. Right now, I am working on redeveloping our client portal to reduce our 24-48-hour turnaround time to just 90 minutes! We also are hyper-attentive to security. Equally important is the client interaction. You have to make them comfortable and keep them interested. All of these core principles have proven

themselves over time. Since 2012, we went from 4,000 clients to 20,000 and from \$400M in managed assets to more than \$1.7B.

Who are your influences?

First and foremost, my dad. Although he passed away while I was in college, I embody all of the ethical qualities that my father had and instilled in me. He taught me to be a “man of your word” and I owe so much to him for his guidance and support.

I also owe a lot of my success to my mentors, Nathan Long and H. Quincy Long. These are the men that have helped guide me, mold me, and create the passion within me in regards to the self-directed IRA industry. I have soaked their knowledge up like a sponge and it has become an exhilarating thing to spread that same knowledge across the country to others.

You’ve acquired some impressive accolades, can you mention a few?

Well, I am a Certified IRA Services Professional (CISP), and I’ve been featured in some popular publications such as US News and World Report. I’ve also appeared on Fox Morning News San Antonio, Real Estate Radio, Note Camp, and hundreds of other high level educational platforms.

You maintain a very active profile within the community. Can you tell us about some of the organizations you support?

Personally, I’m involved with local groups like the Avondale House, Rescue Bank, Toys for Tots, and the Alzheimer’s Association.

I also am very passionate towards the research, education, and awareness of special needs children and autism. My family members run a kids gym in Pamoona, California called, We Rock the Spectrum, which is a wonderful resource for all families. Quest Trust Company also sponsors one of the largest fundraisers in Houston, hosted by the Altus Foundation, which raises money and awareness for those who cannot afford proper medical care. Giving back to the community is something that is extremely important to Quest Trust Company and myself.

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CJM Wealth Management

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

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

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

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

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

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

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

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

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BRIAN MINGHAM

FOUNDER/CEO: CFSI LOAN MANAGEMENT



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

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

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

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



CFSI LOAN MANAGEMENT
Comprehensive Construction Risk Management

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

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



MICHAEL HESS: WESTPAC WEALTH PARTNERS

Michael Hess, Retirement Income Certified Professional®, is a vice president and wealth management advisor with WestPac Wealth Partners in Beverly Hills, California. The native New Yorker, who started his career at Merrill Lynch in 1996, has come full circle in his career.

What inspired you to pursue this career?

It was a natural progression. I left Merrill Lynch to pursue institutional sales of variable annuities and 401K plans. Shortly thereafter, I received a promotion to co-national sales manager of the annuity and 401K sales force. Then the WestPac team, who knew my work well, recruited me. I've become so passionate about being able to have a positive direct impact on a family's life, which this side of financial services allows versus my previous finance career. Currently, I work closely and thoughtfully with individuals, families and business owners. I am grateful to have had many choices of firms to join, but WestPac stood out because of not only the high-level of extremely knowledgeable advisors, but also their unique and different philosophy. WestPac fit my personality and desired approach to clients the best.

Please explain your role with WestPac Wealth Partners:

At WestPac, I serve as quarterback to my clients' personal economy. All too often there are "too many cooks in the

kitchen", meaning there are well-intentioned professionals trying to help, but who arrive at their solution without coordinating or communicating with the other professionals working for the same client. Taken in a vacuum these solutions may look good, but life doesn't happen in a vacuum. There are always multiple elements in play. Without looking at the entire picture, typically, this leads to suboptimal planning.

Then how do you create an optimal plan?

First, our team implements and assesses each client's "living balance sheet" then approaches it from a protection-first mentality. We take a financial MRI, if you will. It's not about only looking at your assets and liabilities. It's imperative we do a deep dive to make sure that you are protected from the known and unknown. We examine the best use of one's capital and how to deploy it efficiently and effectively. Ultimately, we put everything onto one page to clearly show our clients where they stand financially. Then, if there are deficiencies, we make adjustments accordingly.

Sounds similar to a family office?

Indeed. The biggest difference between us and a traditional family office is that we have hundreds of wealth advisors throughout the country who not only work with ultra-high net worth clients but also with couples just starting out and those in between.



**WESTPAC
WEALTH PARTNERS**
PROTECT • INVEST • ACHIEVE

You must be really busy then!?!

Ha. Yeah. My philosophy is to help everyone I can. There are so many people who are being ill-advised or have no proper management at all. It's my goal to educate my clients so they can make sound financial decisions and then hold them accountable to the plan we collaboratively create.

How did you come about this philosophy?

Just before turning 40, my wife, Samantha Harris, received a breast cancer diagnosis. It was a complete shock. She had just had a clean mammogram and 11 days later she found a lump. After sharing the news she was going to have a double mastectomy, our family received so much support and love that I knew we had to pay things forward. Fortunately, she is now 4 ½ years cancer free. But this really highlighted to me the importance of planning early. Thankfully, we had done planning, but oftentimes families wait. When people wait to do their planning, the ones who suffer are the spouses and children who don't have a voice to push their parents or breadwinning spouse to properly plan. I strongly believe it is incumbent upon me and the financial community to advocate for those people.

How else do you “pay it forward”?

In January of 2017, I ran a 50-mile ultramarathon to raise money for Feeding America. It took me 10 hours, but I raised \$25,000 and it became a family affair. During my 10 hours my then five-year-old ran eight miles and my then eight-year-old ran nine miles. Samantha ran eighteen! In addition to raising the money, I wanted to teach my kids to set really high goals, work really hard to achieve them and never give up!

Ok, so how many marathons had you run before this?

ZERO! I played basketball at Ithaca College and was an *Honorable Mention All-America* my senior year, so I've always been athletic, but this was way out of my comfort zone. This goal surpassed others I have set in the past in anything I have done. Having my wife and kids cheer me on gave me incredible pride. All these things have informed who I am and how I want to help others. I look forward to meeting new clients every day. If the knowledge and expertise my firm and I have can help others to reach their goals, then we are doing it right.

Michael Hess is a Registered Representative & Investment Advisor of Park Avenue Securities, Financial Representative of Guardian 2018-71222 Exp 12/20





Alazar Yinbal

President/CEO/Founder/Director
EDLife 2012

With a career spanning over three decades in C-Level positions, Alazar Yinbal, also a retired military colonel, adheres to the famous philosophical saying, "It is not because things are difficult that we do not dare, it is because we do not dare that they are difficult."

Alazar is the founder, president, CEO, and director of the Los Angeles, California-based, EDLife 2012, Inc., a first-of-its-kind, U.S. patent-protected financial and insurance platform/product. In a broad scope, Alazar, the inventor of said historic patent, is responsible for all of the company's strategies, product development, strategic relations, brand marketing, and the evolution of EDLife 2012.

At the molecular level, Alazar oversees and ensures the company is capitalizing on its potential and achieving maximum exposure and expedited buildup. To that end, Alazar, as the CEO, vitalizes board members, guides departments heads, negotiates and creates strategic alliances, cultivates partnerships, and directs merger and acquisition activities. His finely-tuned focus on each of these critical operations ensures that EDLife 2012 stays ahead and maintains vitality and relevance within its space. Alazar must also swiftly and adeptly address and resolve any issues related to the positioning of his company to avoid both forecasted or unexpected challenges.

Alazar's enviable career is complemented by an impressive academic foundation. He triple-majored in economics, public finance, and Kibbutz management and completed both a *Healthcare Financial Management Association Certificate* and *SEC Public Director's Certificate*.

When he is not engaged with business obligations, Alazar maintains an active role within the community and enjoys his free time in the company of family and friends, plays the accordion, writes poetry, and engages in creative challenging thinking.

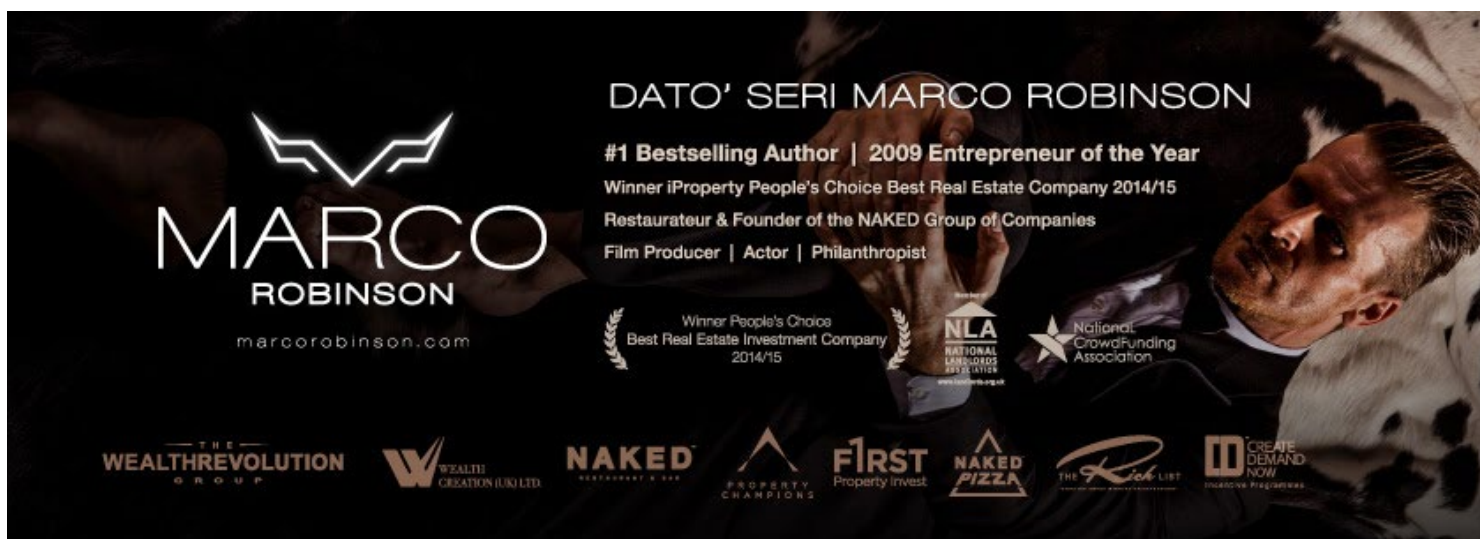


"Monitoring and implementing key indicators that gauge staff performance and organizational milestones are paramount to success."

"Knowing your business, its global sales potential, its limitations, clear objectives, strengths, and growth potential is essential to long-term survival in a highly volatile and competitive market."

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Marco Robinson is a number one best-selling author, engaging media presence, accomplished entrepreneur, cryptocurrency leader, dedicated philanthropist, and the founder of NAKED Technologies.

NAKED Technologies is the world's first asset-backed cryptocurrency, with its own financial ecosystem consisting of debit cards, ATM machines, P2P lending, mobile banking, and an organic market place of fully-owned, fully-licensed, and award winning businesses worth over \$100M. The company's revolutionary *Blockchain Technology* allows consumers to save up to 50% on their most popular spending habits.

Marco's experience in the business world began more than three decades ago, primarily in the finance sector with a focus on real estate. He has since founded, and currently owns, several companies, which include a cosmetics brand, a cryptocurrency program, a restaurant, and a referral-based, purchasing cooperative. Marco personally owns over 200 properties and in addition to being a multi-millionaire property investor, he is considered a foremost authority on Investing and speaks worldwide to hundreds and thousands of people.

One of Marco's notable endeavors has been with *The New Rich List*, an entrepreneurial business network that was designed to create and fund award-winning industry magnates. Marco elaborates, "We designed the platform to provide mentoring and coaching, along with information and content to help business entrepreneurs learn, execute, and ultimately, increase their revenue and sales. Think of it as, *Shark Tank* meets *The Apprentice*."

Marco is the creator of the prime television show, *Get a House for Free*, broadcast on Channel 4 in the UK: <http://www.channel4.com/info/press/news/channel-4-to-follow-a-great-property-giveaway> (trailer: <https://youtube/ukpim8INlxg>).

The global success of the show inspired Marco to start the first charity using Blockchain technology, FREEDOMX (www.freedomxmovement.org). This follows the huge success of NAKED Technologies, which created the world's first asset and business backed Cryptocurrency, NAKED DOLLARS, currently listed on www.latoken.com.

Naked Dollars (Nkd\$: www.NakedTech.io), also provides a venue for members to sell referral memberships, travel incentives, and beauty products, as well as real estate and educational services.

Marco is a #1 bestselling author and will release his third book this year entitled, *On the 2nd day God Created Bitcoin & Blockchain - The Beginners Guide to the Unstoppable Revolution* (www.godcreatedbitcoin.com). The culmination of his ventures has led to many formal recognitions for Marco and his numerous achievements and enviable career have been chronicled by *Forbes*, *GQ*, *BBC*, *MarketWatch*, *Fox News*, *Mens Fitness*, and *Marie Claire*, among others. He was the winner of the *People's Choice Award for Best Real Estate Investment Company* and honored with the equivalent of a knighthood for his services to the country of Indonesia by the Palembang Darussalam Sultanate of Southern Sumatra. He was also given the honorary title of *Dato' Seri* (knighthood) for his work with charity, particularly in allowing guide dogs to be allowed into the country of Malaysia for the blind. This initiative started with the successful short documentary, *Are You Blind*, which attracted over 15 million viewers. This short film can be seen here; <https://youtube/p7YRj6hi1ns>.

Despite the fame and success that he has realized, Marco hails from humble beginnings and remains committed to philanthropic projects that benefit the impoverished. In fact, he is the only person in the world that gives away homes to the homeless on his own TV show.



MAYFAIR 101

Capital and expertise deployed in harmony. Mayfair 101's unique global investment banking-style ecosystem delivers win-win solutions for clients and investors. We thrive on helping market-leading companies reach their full potential, and providing investors with consistent, reliable returns.



JAMES MAWHINNEY

Founder: Private Equity/Investment Banking,
Emerging Markets Focus

As the founder and managing director of Mayfair 101, a thriving international investment and corporate advisory firm, James Mawhinney credits his success and the success of the entire group with focusing on customer-oriented investment solutions. With experience and backgrounds in law, investment banking, mergers & acquisitions, funds management, business management, sales, and marketing, this team focuses on creating win-win outcomes for their investors and clients. They are committed to a common goal to provide a more equitable distribution of value between financial institutions, investors and companies requiring access to finance.

Established in 2009, Mayfair 101 began as a boutique investment firm that focused on technology-related investment opportunities. The group was eventually re-named as a result of the span of international investments located between the group's two main office locations: 101

Collins Street in Melbourne and 1 Mayfair Place in London. Mayfair 101's group of companies operates under an investment banking-style model, with a focus on consistent investor returns, regular income streams and exit strategies.

James attributes much of his business focus with the following quote by Steve Jobs, the founder of Apple Inc., "The people who are crazy enough to think they can change the world are the ones that do." He has spent the last four years traveling the world, securing new and lucrative investments and Mayfair 101 now has investments in 11 countries worldwide, which gives their team of investors a unique understanding of global markets, cultures and legal jurisdictions for doing business.

With a focus on growth companies and emerging markets, Mayfair 101 considers itself much more than just a non-bank alternative. They offer services that banks are often lacking.

James explains, "We provide superior customer service because we deal predominantly with high net worth investors in a market that is heavily underserved by the banks. Our investors get more bang for their buck." Another key benefit is that the group's investment products include the opportunity to earn monthly distributions, which is a great option for those investors who are looking to gain an income from their investments. Using an investment banking-style investment model, the team at Mayfair 101 delivers win-win outcomes for investors and companies.

James was previously chief executive officer of an ASX-listed digital marketing, media and advertising group and also co-founded a digital marketing business which expanded into 7 locations around Australia and New Zealand. James received a Bachelor of Laws and Bachelor of Commerce degree in investment finance from the University of Western Australia.

James discusses how Mayfair 101 delivers consistent returns for IPO Wealth and M12 Global Investors: <https://youtu.be/a22haQoXYsY>



ABOUT MAYFAIR 101

International Investment Group

Mayfair 101's group of companies operates using an investment banking-style model, with a focus on consistent investor returns, regular income streams, and exit strategies.

The group's fresh approach to various aspects of the financial services industry has resulted in an ability to create win-win outcomes for investors and the companies Mayfair 101 works with.

Mayfair 101 sources and attracts investment opportunities that can benefit from the group's tried and tested global ecosystem of investors, fund managers, stockbrokers, family offices, investment bankers, lawyers, accountants, company directors, industry thought-leaders, entrepreneurs and advisors.

History

The group was established in 2009 as an investment company focusing on technology-related investment opportunities. Mayfair 101 quickly gained exposure to listed and unlisted investment opportunities, some working better than others, but all culminating in invaluable learnings that enable them to operate the way they do today.

It is in more recent years that the group was renamed Mayfair 101 due to the breadth of international investments being located between the group's two main office locations, those being 101 Collins Street, Melbourne and 1 Mayfair Place, London.

Simultaneously the group's investment capabilities have evolved in line with an enhanced ecosystem that provides investors with confidence and clients with substantial value.

The Mayfair 101 group operates a portfolio of wholly and partly-owned subsidiaries in eleven countries including the UK, Australia, Israel, Singapore, Hong Kong, India, Malaysia, Sri Lanka, and the United States.

The Team

Investments are managed by an experienced team of financial services professionals with backgrounds and qualifications in law, finance, compliance, auditing, risk analysis, funds management, private & public company boards, business management, sales marketing, and investment banking.

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

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

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

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

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

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

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



Learn more about Four Twenty Seven here:
<http://427mt.com/our-story/>
<http://427mt.com/insights/>

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

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 Facebook: /FourTwentySeven/

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

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

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

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



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

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

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



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ANTOINE *Stewart*

Antoine Stewart's appreciation for the art of communication and business motivated him to launch Perseverance Marketing, based in Stoughton, Massachusetts.

At the young age of seventeen, Antoine had already recognized that marketing is a niche that the average business owner rarely has time to focus on. Perseverance Marketing addresses that need by extending a full range of value-driven marketing services to financial companies of every size.

As the Firm's CEO and founder, Antoine manages a fifty-person team, who assist businesses on the front end through design production, brand promotion, and increasing revenue. On the financial side, the group provides credit restoration and retirement planning services. Antoine is also tasked with increasing the Firm's footprint in Maine, Vermont, Connecticut, Rhode Island, and Massachusetts, and overseeing the expansion of PHP (People Helping People) Agency, a separate, 106-person entity, which offers a selection of products from leading life insurance providers.

Developing and assisting young talent is of paramount importance to Antoine. To this end, Perseverance Marketing offers six to twelve-month



PERSEVERANCE

Moving Forward

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Perseverance Marketing is the one-stop solution for all of your business needs. The "one-stop solution" means that once you begin a relationship with PMF, we will work tirelessly to ensure your business is not only successful, but continually evolving.

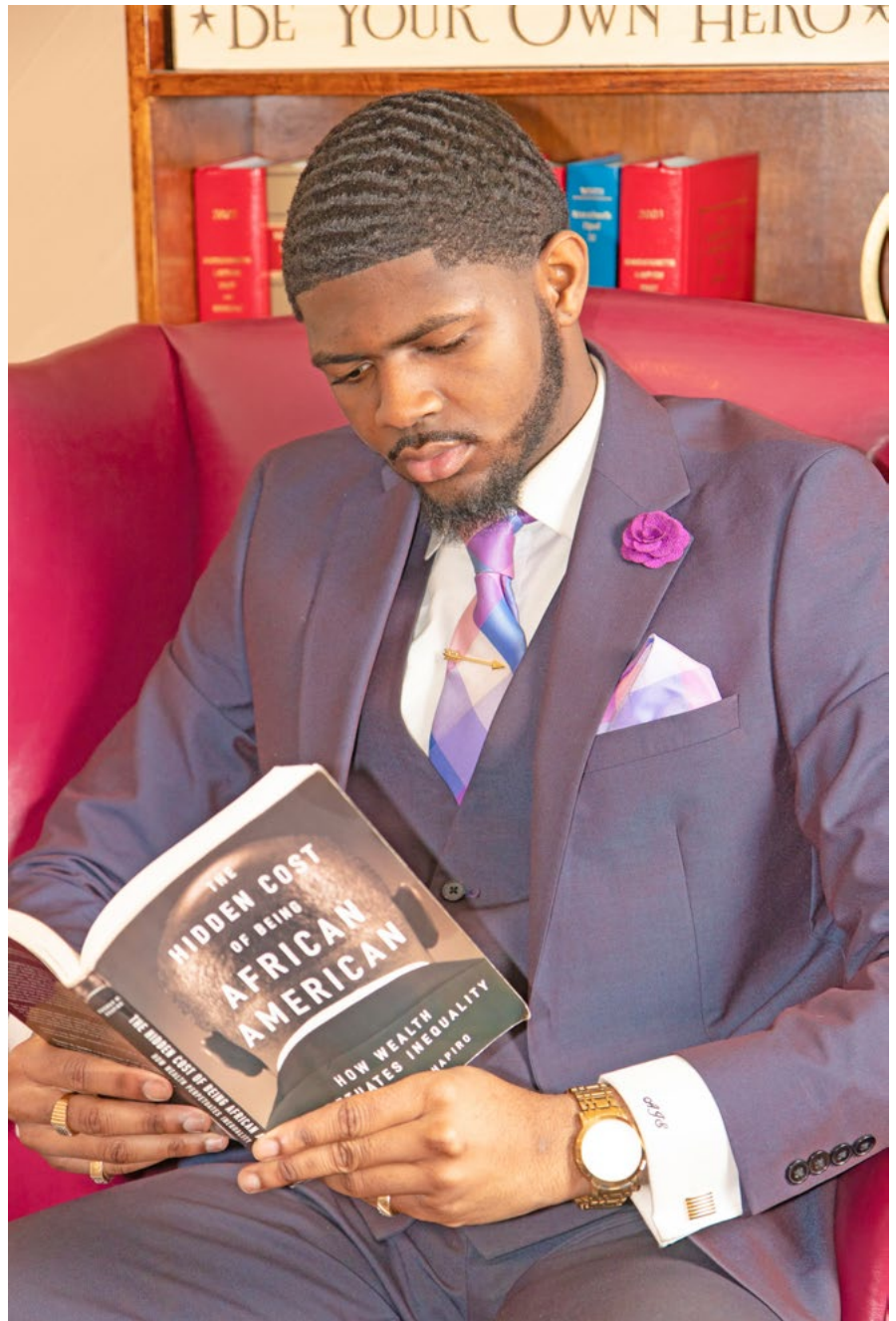
Our marketing department is comprised of a staff with modern and relevant skills to assist you with a wide array of services, ranging from design production and sales promotions to credit restoration and retirement planning.

WE CAN. YOU CAN. TOGETHER WE WILL

internships, through which student trainees gain experience in sales and marketing, while acquiring the tools necessary to start their own businesses.

As an early achiever himself, when he was just nineteen, Antoine was called upon to open up a new market in Boston for a Baltimore, Maryland roofing company. Within one month, he generated \$55,000 for this firm, generated significant new business, and recruited a substantial portion of their team; helping to sustain their business. By age twenty, Antoine was working for an insurance company and was the youngest agent in all 50 states, Puerto Rico, and Canada. The following year, he helped over three hundred businesses and one-thousand families become financially stable.

Antoine was fortunate to have key mentors along his journey and credits, first and foremost, co-owner of PHP Agency, Joe Warren. He also



recognizes and appreciates the support he received from Shenia Dancy, a long-time attorney, Chris Hart, co-owner of PHP, who helped him pioneer PHP Agency, Max Tunis, president of his marketing firm, COO Myles Cole, CMO Vladlen Vronsky, and Emma McKenna, the Firm's secretary.

Life-long inspiration has come from Antoine's mother, his brother, Anthony, and Hillary Caceres, who he states, "always pushed me to be my best." He also confirms that he benefitted from people who said he'd never be successful. His motto, "We can, you can, together we will," stems from his belief in trying to persevere, while helping others.

As a natural innovator and entrepreneur, Antoine has been involved in other business ventures that center on fitness technology and a new line of airplanes. Ironically, he postponed college until he was further along his professional path but in 2017, he was accepted to Harvard University on a partial scholarship and has already earned his place on the *Honor Roll*.



Danielle Niderost and **Ryan Southwick** are financial advisors for Eagle Strategies LLC, a registered investment advisory firm, and co-founders of Zephyr Financial Strategies & Insurance Solutions, a company that provides a full suite of wealth management and business financial services.

Before beginning a career in financial services, Danielle had a background in accounting and internal audit. During the span of her time working in finance, she attained FINRA licenses, *Series 6*, *Series 7*, *Series 63*, and *Series 65*. She is a registered representative with NYLIFE Securities LLC (member FINRA, SIPC), a licensed insurance agency, and maintains all the licenses and certifications necessary to offer retirement planning, business employee benefits, tax diversification strategies*, investment vehicles, and much more to her clients. She is also an agent with New York Life Insurance Company, CA Insurance Lic. # 0K19831.

Danielle's primary goal is to develop long lasting relationships with her clients and to provide support throughout the initial phases as well as the subsequent fulfillment of those financial strategies. Since many of her clients are experts in their fields, she allows them to focus on running their business by reducing the burdens associated with planning their finances. Danielle says, "The most rewarding part of my career is seeing clients

attain their personal and business goals. Integrity and honesty are paramount. Doing the right thing ultimately yields a positive outcome for everyone involved."

**Neither New York Life Insurance Company, nor its agents, provides tax, legal or accounting advice. Please consult your own tax, legal, or accounting professional before making any decision.*

Ryan is a serial entrepreneur with over a decade of experience that encompasses finance, consulting, IT, and executive management. He is a registered representative for NYLIFE Securities LLC (member FINRA/SIPC), a licensed insurance agency, and currently holds FINRA *Series 7*, *Series 65*, *Series 6*, and *Series 63* licenses. Over the course of his career, Ryan has worked with many prominent companies such as AT&T, Verizon, Qwest Communications, and TXU Energy. He is especially skilled at explaining complicated matters in simple ways, which aides his clients in understanding their options and making sound financial decisions. His consultative approach to financial planning also helps clients to crystallize their goals and understand their options to accomplish them. He is also an agent with New York Life Insurance Company, CA Insurance Lic. # 0I79762.

Before Ryan entered the financial services world, he had extensive practical experience, coupled with an academic foundation that includes a Bachelor of Science degree from U.C. Berkeley. His deep math and science academic background aides him in providing analysis on client's financial needs. This has been integral to both the operational and service aspects of business.

Early on in their careers, Danielle and Ryan Southwick engaged to provide assistance for a business owner client and the collaboration was ultimately successful. They have been working together as partners ever since and love that their combined strengths can help to explain and describe processes and solutions in ways that their clients can understand. Having a balance of perspectives and strengths can make it easier for their clients to feel comfortable, knowing that both Ryan and Danielle are reviewing the recommendations that the clients receive.

Through Zephyr Financial Strategies & Insurance Solutions, Danielle and Ryan provide a full range of high-quality, precisely tailored, investment and insurance advisory services for both businesses and individuals. Visit them online to learn more about executive benefits, succession planning, key person insurance, funding buy/sell agreements, funding deferred compensation, health insurance**, 401K and retirement plans, and much more.

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Anthony DiPaola is the chief executive officer of DiPaola Financial Group, a New York-based firm that offers a full suite of financial amenities including retirement preparation, college funding, wealth management, asset protection, income, tax, and IRA planning, life insurance, charitable giving, trusts, probate, and estate formation.

Anthony accepted his executive appointment in 2007, following a 14 year career as a district manager of Mutual of Omaha. With more than twenty-five years of experience in the financial sector, he is perfectly equipped to oversee the Group's operations and ensure its continued progression. Along with his colleagues, fellow executives, and staff, Anthony is particularly focused on client relations and retention. DiPaola Financial Group has established a stellar reputation for *Gold Star Service* and received formal recognition for their performance in the form of an award, naming them *The Number One Agency in the United States*.

"The ability to improve someone's future is especially fulfilling. When clients come back to the Firm or send their friends, it's confirmation of a job well done."

In complement of the intrinsic rewards of his role, which align with the Group's commitment to outstanding service, Anthony enjoys being able to provide sound investment advice that is specifically tailored to his clients' long-term goals, budget, and desired outcomes.

Service, while paramount, is but one of Anthony's responsibilities as CEO. DiPaola Financial Group maintains four offices, two of which are in major metropolitan cities within New York. Anthony



must ensure that all offices are running at maximum efficiency and producing in accordance with established standards. In addition, he is charged with the obligations of recruiting, training, developing, and managing the collective staff. Coupled with his industry affiliations, which include being an agent for Roundtable of New York and membership in GAMA, his professional profile is both robust and inspiring.

Anthony maintains an equally energetic agenda with regard to the community. He supports several charitable organizations, including JDRF, Cops Who Care, the American Cancer Society, the American Heart Association, and the Jimmy D Foundation for Cancer Research. He is also an active alumnus of his alma mater, St. Joseph's College, from which he earned an MBA in finance.

When he is not engaged with professional or philanthropic pursuits, Anthony enjoys spending time with his family. He has two children, Christian and Alexis, and is especially involved in their various activities. Anthony is an avid car enthusiast and his favorite pastimes are coaching his son's basketball team and working out.

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Interview with Cliff Ambrose

We sat down with Cliff Ambrose, managing partner of Partners Career Solutions, to learn more about the Massachusetts-based recruiting firm.

Can you tell us a bit about Partners Career Solutions?

Well, if I'm quoting our website, "We're a professional recruiting service that offers tailor-made solutions to meet the individual needs of each client. We work with leading organizations and have developed a reputation as a recruiting expert."

In layman's terms, we are simply the best choice for job placement when it comes to the financial services, insurance, and securities industries. We currently have contracts with 50 major companies and have placed thousands of financial planners/advisors, insurance agents, sales managers, wholesalers, and front-line managers in top positions around the country.

What is your role and what's your typical day involve?

Well, as you mentioned, I am a managing partner so first and foremost, I have to make sure that operations are running efficiently and we are

recruiting and placing clients. Internal staffing and training are also an integral part of my role. I have to make sure that the boots on the ground are great at their jobs and enjoy doing it. It's all relative. Client acquisition relies upon our reputation, so as a team, we've got to excel in every aspect.

Tell us a bit about your background. Have you always been in this industry?

Actually, my background is in finance, which gives me a major advantage, considering our niche. I started in the financial services industries in 2004, as an associate financial planner for MetLife.

After a few years, I moved over to New England Financial, then worked independently, selling life insurance and annuities.

My first experience as a recruiter was in the medical field and I did that for about a year and a half. I was doing well. In fact, I was the #3 recruiter among 150 colleagues. I soon realized that I'd be of more value and provide better service in recruiting within my area of expertise. I partnered with Kevin Donovan, whose thirty years of experience in business management and sales was the perfect complement to my competencies, and I knew right away that it was a great fit.

Can you elaborate on the partnership? What makes it unique?

Kevin was in corporate America for a long time. He served at the executive level for a few major companies and had experience with buying companies and supervising hundreds of employees. Our combined backgrounds brought unique assets to the table. I've always been great at relationship-based sales and Kevin had hands-on experience with structuring businesses, valuations, and also recruiting.

What made you pursue a career in the financial sector?

It wasn't really any one thing, or some pivotal moment. I liked math and my parents both owned businesses, so I heard a lot of talk about "revenues" and "financial models".

We read a bit about you on your site and you've received a lot of awards. Can you tell us about a few?

I really don't like to equate my success with awards. It's more about professional fulfillment for me but I have been known to excel in a few areas. (laughs) At MetLife, I received a *Super-Starter Award* for earning the highest FYC in the company for first year associates. At Barton, when I first



started recruiting, I got *Rookie of the Month* three times in my first year and I guess I should count the *Million Dollar Round Table* nomination for sales of life and annuity products, while working independently as an insurance specialist.

We also saw something about “PPP” on your site. What’s that about?

PPP, or Producer Package Plan, is an innovative strategy that was designed for the companies we serve. It saves them thousands of dollars in recruiter commission fees, while still providing those companies with a pool of qualified, well-vetted candidates to fill their own personnel and staffing needs.

Each PPP is co-designed by the companies we serve, so that the pool of potential candidates is tailor-made to the qualifications set forth by that specific company.

It’s just another way that we provide better service. We pride ourselves on being an “atypical” recruiter. We take the time to listen and understand our clients so that we can truly hone in on their needs.

What are your future plans?

First, to continue to run Partners Career Solutions and continue to build it into one of the strongest external recruiting firms

in this industry. I also recently opened a separate company, Paramount Insurance Solutions. Paramount is a privately owned agency that helps independent and career agents find access to direct contracts with major insurance companies.

Paramount has a vast array of life insurance and annuity products, which we offer through a brokerage channel that I created. It’s all part of the business cycle: We adapt, we grow, and we thrive, as long as we continue to evolve.

Lastly, tell us about your education and your personal projects.

I got my bachelor’s degree in liberal arts, with a focus on finance and economics from Saint Anselm College. I was pretty involved with sports there and I managed to make the *Dean’s List* fairly often.

As for personal projects, I am a mentor and consultant to recovering addicts and alcoholics. I also do speaking engagements at schools and youth facilities. In my younger years, I battled some addictions personally, so it’s really important to me to show that addiction can be overcome.

Thanks to my own sponsors and the support of my loved ones, I was able to beat substance abuse and attain a very rewarding career and life.

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BARNUM

FINANCIAL GROUP

ZOLTAN PONGRACZ CFP®, ChFC®, AIF®

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

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

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

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

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

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

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

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Vanessa Y. Burnett, CFP®

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

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

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

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

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



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

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

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

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WILLIAM T. MURRAY III (TRIPP) REVOLUTION ENTERPRISES

Why did you choose the name Revolution Enterprises? What type of statement were you trying to make about your company and the industry you serve?

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

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

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

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

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

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

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

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

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

Revolution Enterprises

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Oleg Movchan - Chief Strategy Officer and Deputy CEO

Dusty Shroyer - Chief Operating Officer

Kevin Pilarski - Chief Commercial Officer

Mark de Souza - Chief Executive Officer



REVOLUTION CANNABIS

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

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

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

Genetic Breeding Program

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

Flower Products

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

Extracts

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

Formulations.

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

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

Hemp

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

What makes your business a success?

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



Prudential

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

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

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

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

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

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

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

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

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

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

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

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

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



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

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

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



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Total Wealth Solutions
Risk and Wealth Management Group
Experience. Guidance. Trust

Imran Jaffer

Imran Jaffer is the founder and CEO of Total Wealth Solutions. He is a California-based independent wealth management advisor that focuses on building client relationships that last for generations.

Total Wealth Solutions, commonly known as TWS, has a simple but effective business model that Imran and his team of talented financial advisors have relied on since the company's founding in 2003. It is to provide transparent, prudent, and time-tested wealth strategies which strive to ultimately result in financial security and capital retention.

Imran's career in finance dates back to 1998, when he was a certified financial manager for Merrill Lynch. As a top-ranking specialist and highly-praised, creative, strategic planner at the firm, he quickly grew an impressive roster of loyal clients and established valuable resources that would be of great benefit in his next career progression as an independent business owner.

Before long, Imran had TWS up and running and it quickly gained momentum, earning the devotion of many high-net-worth individuals and influential families. Aided by a team of capable advisors, hand-selected by Imran, the firm established itself as a worthy competitor within a saturated market through its commitment to five-star service and laser-focused attention to the unique needs of each client.

The core capabilities of TWS include capital growth, wealth preservation, passive income, legacy planning, and tax minimization and their clientele are almost exclusively referrals from accountants, attorneys, medical and technology professionals, business owners, and existing clients. When asked about his secret for success, Imran humbly states, "I believe in growing with my clients at every stage of their financial cycle. I make myself available to guide and educate them because as we all know, knowledge is power."

Imran has been recognized as a leading wealth strategist and has shared his experience/knowledge on global investing at events and conferences nationwide. He holds FINRA registrations, including *Series 7, 24, 63, and 65* through LPL Financial; member of FINRA/SIPC, and received his degree in finance from the prestigious University of California, Berkeley.

Equally attentive to the community, Imran supports organizations that benefit education, health, and the impoverished. When he is not engaged with assisting a client or involved in a philanthropic endeavor, he enjoys spending time with his family.

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Ron Malhotra

Maple Tree Wealth Management

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

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

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

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

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



"There are just not enough discussions about the client's beliefs and values. Self-image drives their behaviors, so with targeted mentoring, they can be taught to identify the right opportunities. Through discipline and planning, even the average American can accrue a net worth of over \$1M in their lifetime."

To learn more, contact Ron:

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

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



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

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

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

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

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

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

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

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

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

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

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

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



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

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



KINGSMEN CAPITAL
INVESTMENTS

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AN INTERVIEW WITH SABINA GORDEUK

Sabina Mortgage

What inspires you to work in the mortgage industry?

I love the challenges that are inherent in every mortgage loan scenario. There is always a protagonist, with a background story and a problem to solve. I like to co-create the story to facilitate a “happy ending.” In today’s complex lending environment, and with so many people having experienced financial difficulties in the past, matching a client with the right financing solutions can require creative thinking, which is my calling. I naturally tend to solve problems which many other mortgage professionals give up on. It’s particularly rewarding to help a client who was told he or she cannot get approved for a mortgage.

How do you find solutions where other mortgage companies/mortgage professionals do not?

My professional background is more extensive than that of a typical mortgage broker. I began my career over twenty years ago in the financial planning industry and have a solid understanding of finance and tax planning, along with a tremendous amount of knowledge of variant mortgage products and credit reporting. A mortgage challenge stimulates my creativity. I conduct a thorough analysis of my clients’ financial situation and through my access to a wide variety of mortgage programs and tools, I’m able to find great solutions for my borrowers.

Do you specialize in any particular mortgage programs?

Since I’ve built my brand and reputation on finding solutions to challenging problems, the so-called non-conforming, or “outside

of the box” programs naturally became our firm’s niche. I have access to many alternative mortgage programs, including *Stated Income*, *No Documentation*, *ITIN*, *Foreign Nationals and Diplomats*, *Fix-and-Flip*, *No Seasoning on Foreclosure*, *Short Sale* and *Bankruptcy*. Of course, we also offer all of the conventional programs at competitive interest rates and fast approval times.

Tell us a bit about your educational background.

I consider education to be a journey, rather than a destination, and constantly expose myself to new and different sources of knowledge and training. As a young person, I had a great interest for social science and psychology and completed a dual bachelor’s program in political science and sociology at the University of Sarajevo, Bosnia and Herzegovina. I was also enrolled in the master’s program in political science and sociology at the University of Heidelberg, Germany, and chose to interrupt the program just before graduation, when the opportunity to move to the US presented itself. Since then, I’ve obtained numerous FINRA certifications, including *Series 6*, *Series 7*, and *Series 63*, along with insurance licensure for life & health and property & casualty, and of course, my real estate license. In addition, I’ve completed all course requirements for a *CFP Exam* with the American College in Bryn Mawr, Pennsylvania. Presently, I’m enrolled in the *Master of Business Program* with Jack Welch Management Institute, and enjoy learning about leadership in the 21st Century.

What and whom do you contribute your success to?

Achieving my current status in life and business is a result of several factors that shaped who I am as a person, and how I evolved as a professional. First, I have a perpetual desire to succeed and do better, as well as a constant quest for knowledge. Second, the most important people in my life, my parents and my dear husband, Alexander, have always selflessly supported my ambitions and efforts to succeed. Most importantly, my six-year old twins, Sophia and Daniel, are the sources of my eternal love, energy, and inspiration to do well and I endeavor to serve as a role model who they can look up to. Lastly, and equally significant, the person who brought out my best “business self” is my coach, J.T. Foxx, who is creating success stories with his students worldwide.

What’s next for Sabina Mortgage?

Our company has experienced a growth in excess of 300% in 2018 and we are planning to triple that by the end of 2019. We have a team of talented, loyal, young executives and marketing specialists and we are all enthusiastic about the future of the company. We prioritize our respective personal and professional advancement and have committed to a plan that will make a difference in the community by sharing the wealth and helping those who are less fortunate.

Contact:

www.sabinamortgage.com



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

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

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

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

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

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



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PCG ADVISORY

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

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

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

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

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

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

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

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

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

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

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



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

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



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

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

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

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



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BRADFORD W. REID

A high level of comprehensive, personalized service sets Bradford W. Reid apart from other financial planners. In practice with Northwestern Mutual since 2012, Brad works with successful professionals, high net-worth families, and closely-held business owners, to provide written financial plans which are customized to meet each client's vision.

Specializing in serving pre-retirees as well as medical professionals including surgeons, physicians, specialists, and dentists, Brad's expertise extends to efficient debt elimination, disability income insurance, life insurance, long term care planning, investment strategies, retirement income planning, asset allocation, asset location/tax treatment, long-term tax efficiency, employee and executive benefits, business continuation planning, and estate planning. Focused on developing and maintaining genuine customer relationships while making it easy for his clients to work with him, he often holds remote meetings with clients across the nation.

While attending Lafayette College in Easton, Pennsylvania, Brad trained to become a Marine Corps officer and jet pilot but suffered an injury and withdrew to have corrective surgery. Despite this challenge, he went on to graduate on time with a double-major in business and economics and engineering project management. Brad's distinctive credentials include a *Life & Health License*, *FINRA Series 7* registration, and the following designations: Certified Financial Planner (CFP®), Chartered Financial Consultant (ChFC®), and Chartered Life Underwriter (CLU®).

Earlier in his career, Brad held a project management role with Clark Construction in the Washington, D.C. area, where he worked on sensitive projects for the Department of Defense, including the Presidential Helicopter Squadron (HMX-1) hangar at the Quantico Marine Corps Base. These projects enabled him to give back to the country, as serving others has always been important to him and a family tradition. The transition to financial planning more closely aligned with his talents, desire to help others, and provided more flexibility to spend time with his loved ones.

Outside of work, he enjoys spending time with family, especially at their beach home on the North Fork of New York's Long Island. Issues of concern to Brad include economic and racial equality, equal opportunity, and women's and LGBTQ rights. He also is passionate about mentoring new advisors as they navigate the challenges of growing a successful practice.

Brad first gained a love of travel as a young child, when his family resided in Germany, as his father managed the construction of the tallest building in Europe at the time, the Messeturm, and served with the Marine Corps as a lieutenant colonel during the Gulf War. The time abroad shaped his perception of the world and his appreciation for other cultures and ideas. He credits the global experience for making him a life-long learner and for being able to stay open-minded when addressing client needs.

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Adam Wood, CFA

Vice President, Citigroup

For Adam Wood, CFA, a service-oriented approach and ultra-attentive management style are differentiating factors when it comes to succeeding in the financial services and investment banking industries.

As vice president of Citigroup, Adam works with high net worth clients, offering them investment advice, assisting with asset allocation, and adjusting their portfolios based on his analysis of movement in market. He stays razor focused on minimizing volatility, while aiming to earn the best financial return in the short and long run.

Since beginning as an investment banking summer intern fifteen years ago, Adam's customer-first style has helped him to develop business and grow the company's asset base substantially. He currently works on a team that manages over \$2 billion in assets. Day to day, client emails are responded to in less than one hour, even on weekends, as Adam considers his work a 24/7 business.

Prior to Citigroup, Adam earned a bachelor's degree in finance through the University of Maryland, an MBA at Fordham University's Gabelli School of Business and a Chartered Financial Analyst (CFA) certification.

In 2018, Adam was honorably ranked number forty-three out of the top one hundred bank-based financial advisors nationwide by *Bank Investment Consultant Magazine*.

Family-oriented, Adam focuses greatly on managing his professional life, while spending time with family, including his two young children, ages six and three.



43. Adam Wood

Bank: Citibank

Location: New York

TPM: None

2018 AUM: \$186.47 million

2017 AUM: \$135.86 million

2018 Production: \$1.00 million

2017 Production: \$808,300

Fee-based business: 80%

Production/AUM: 0.54%

Years in current job: 3

Total years in industry: 11

<https://bic.financial-planning.com/list/top-100-bank-advisors-26-50>



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

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

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

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

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

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





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

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

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

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

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

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

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

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Richard Vazquez, CLTC

Managing Director, The Hotaling Group

“Together We Win.”

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

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

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



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

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

CONTACT:

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MICHAEL S. BERRY | ChFC

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

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

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

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

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

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

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

Michael is a published author and subject matter specialist.



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

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

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

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

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

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Larry “Jamie” McGrory, JD, ChFC® RICP®

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

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

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

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

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

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

Larry “Jamie” McGrory, JD*, ChFC, RICP
Managing Director, Financial Planner
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*Licensed, not practicing on behalf of Massachusetts Mutual Life Insurance Company or MML Investors Services, LLC.



Michael Castillero

Managing Director/Founder

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

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

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

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

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

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



Offering The Best Pre-IPO Venture Investment Services

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

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Morgan Stanley

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

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

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

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

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

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

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CERTIFICATIONS/LICENSES/AWARDS

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

Morgan Stanley Wealth Management

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

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

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

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

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

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



E. Kory Stafford

Founder/President and Chief Executive Officer

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JOSHUA COUGHRAN

Joshua Coughran, AAMS, CCIM, is currently the managing partner and chief investment officer of Titan Retirement Advisors, a Registered Fiduciary™ and independent, registered investment advisor. He started the company in 2012 with a mission to be a low-cost, fee-based firm that targets a financial epidemic in our country.

Joshua is accredited as an asset management specialist and certified commercial investment member and specializes in public and private investment analysis, portfolio management, alternative investments, and risk management. All of these skills play a significant role in his objective to help families, corporations, endowments, non-profit entities, and others to create and preserve wealth. He states, "More than half of Americans aged above 50 will never have the freedom to retire without assistance from family, friends, or government services. My goal is to change that."

To further his agenda, Joshua achieved licensure as an educator and instructs the class, *Retirement Planning Today*, for large and small venues around the country. He elucidates, "The fees flowing out of investor accounts are not transparent. The financial services sector reminds me of a shell game, where people rarely know how fees are being allocated. The creation of the 401k was an attempt to prepare Americans for retirement but the average person doesn't understand the basic dynamics of the program. Bringing clarity and simplicity to the retirement industry has been a tall order and a primary objective in my career."

Joshua's experience dates back to 1996, when he worked as a licensed financial consultant for Wells Fargo Securities. In that role, he assisted hundreds of clients on the use of multiple products, including stocks, mutual funds, insurance, and real estate. He states, "It's imperative to focus on the clients' goals and objectives, how much time they have to achieve them, and what assets, resources, and skill sets they have to work with. There is no one-size-fits all solution that works for every person or every family."

In May of 2000, Joshua became an independent registered investment advisor and shortly after, a licensed real estate broker. In 2005, he received a mayoral appointment to the committee that provides insight and direction on planning ventures for the City's Redevelopment Agency.

By 2007, Joshua had returned to his core passion as a general partner and portfolio manager of a long-short hedge fund. He also designed proprietary software to analyze short-term technical trends in stock price action. This algorithm enhanced the Firm's ability to utilize equity and index options to improve portfolio returns during periods of market volatility. His firm has since amassed numerous recognitions of his talent, including honors as: *Top Financial Adviser* by *Financial Times*, *Top DC Advisor Team with Assets Under Advisement over \$100M* from National Association of Plan Advisors, *Top 401K Retirement Plan Advisor Team* by *Financial Times*, *Top 300 Most Influential Financial Advisors* from Boston Research, and a *Top of the Pyramid Award* from Transamerica.

Joshua and Titan Retirement Advisors are equally committed to community activism and support several worthy organizations. This includes SIRE, which provides therapy for people who have special needs. Joshua also received an official commendation from his city for playing an active and generous role in supporting the *Summer Lunch Program*, which prepared 29,328 meals for 1,778 elementary school students.

When he is not occupied with work or philanthropic projects, Joshua coaches youth basketball, engages in water sports, and most importantly, enjoys time with his wife and four children.



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JASON STEFFENS

Managing Partner, Steffens Group



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

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

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

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

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

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

CONTACT JASON: 612-306-7797 or JASON@TSTGRP.COM



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



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

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

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

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

MEYLER CAPITAL

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



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

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

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

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

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

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

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

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

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

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

For a complete description of Holdun services, visit: www.holdun.com



Rob McInerney is the president of International Gold Vault Ltd., a privately-owned company, based in Vancouver, that specializes in the sale and purchase of precious metals. IGV is unique in that they do not charge commissions and they cater to every level of buyer and seller, from novice to experienced collectors. Primarily, Rob deals with gold, silver, platinum, and palladium, which he has vaulted on behalf of his clients around the world. He prides himself on being able to educate consumers in order to change the stigma attached to the precious metals market. He tells us, "What most people don't realize is that you don't have to be wealthy in order to partake of this commodity. In fact, this is a relatively underutilized asset that can be held in a physical form."

Rob's career in the precious metals field dates back to August 2007, when he started working for small, boutique-style precious metals office as a senior bullion dealer. After 4 years of hard work and countless hours of experience, he was promoted to vice president and charged with responsibility over trading,

performance evaluation, client acquisition, market research, and supervision of staff. He was also trusted to oversee deliveries, visit vaults, and serve as the voice of the company through monthly contributions to their in-house newsletter, *The Report*.

In 2017, Rob made the transition to independent ownership, bringing a wealth of skills he had acquired over the past decade. His business model differed from other companies within the sector because Rob wanted to offer prudent advisory without commissions or fees and protect consumers from irresponsible traders. Rob presently operates in more than 40 countries worldwide, offers physical gold and silver for registered funds in Canada and IRA's in the U.S. Rob is also an invited guest speaker for financial advisors, who wish to expand their knowledge and offer precious metals to their clients.



When asked what inspired him to pursue this line of work, Rob credits the support and guidance he received from his father and brother, who are both financial advisors, and the mentorship of Jim Rickards, a celebrated NY analyst, who provided an intimate understanding of market transactions, risk assessment, and forward-looking valuation.

Rob graduated high school in 1993 in Ontario. He immediately embarked on a career flying airplanes, initially planning on becoming a commercial pilot. He spent several years flying until, while still in his 20's, he realized there was another plan for him. Rob packed a duffel bag and moved to Vancouver with only a dream. Fast forward seventeen years and he is now married with two children, and the proud owner of a thriving business.

Outside of work, Rob maintains an active profile within the community through several charities such as PlanCanada.ca and as a past member of the Vancouver Board of Trade. His favorite indulgences include fine wine, travel, golf, hockey, cooking, and of course, spending time outdoors with his family.



Anthony Macaluso is a prominent financial advisor for Woodbury Financial, one of the nation's leading wealth management firms. Over the course of his exceptional career, which spans over a decade and includes senior level positions within prestigious firms, Anthony has amassed an impressive portfolio of high-net-worth clients and established himself as a leader in the industry.

Anthony completed his undergraduate studies at St. John's University, Pete J. Tobin School of Business, where he earned a degree in finance. Following his education and life goal of a job in the finance world he was hired by Morgan Stanley Smith Barney. After attaining his *Series 7*, *Series 63*, and *Series 66* licenses, he was then recruited by Capital One Investments. Anthony was consistently ranked among the top advisors nationwide as he continued to grow his practice.

He remained at Capital One for seven years, until they sold the investment arm of their business to Woodbury Financial; a member of Advisor Group. With this shift, came an equivalent change in Anthony's focus. He was now focused on maintaining his excellent relationship record with new and existing clients. This experience has greatly increased his communications skills and fostered his appreciation for the value of long-term client relationships. This philosophy has proven to be invaluable and as a result, Anthony's clients stayed with him through the transition and beyond.

Nowadays, Anthony's role as a financial advisor has evolved to include the management of a team of former Capital One Investing advisors. While he still maintains his signature hands-on approach and Five Star Service for existing clients, he is committed to staying ahead of the curve regarding market activity and current events that might affect the investment landscape in any way. Anthony places the utmost priority on his fiduciary responsibilities to clients and is determined to exceed their goals for both immediate and continuing wealth management. Anthony states, "Part of my job is to eliminate the fears of market volatility by providing the most current, practical, and relevant advice to my clients. They put their trust in me and I reward that by providing greater value than any other financial advisor." Anthony holds himself to the highest fiduciary responsibility and always puts his client's best interest first.

Anthony's stellar reputation is not solely predicated upon his proven ability to exceed client expectations, nor on his well-established track record of success. Both clients and colleagues recognize and respect his career progression, which is the greatest indicator of the perseverance



and hard work he applies to every endeavor. "While education and experience have played a significant role in my professional development, it is ultimately the investment in effort that delivered the greatest return" Anthony articulates.

This emphasis on the value of hard work can be attributed in part, to Anthony's father, who ran a home heating oil business on Long Island. "My dad instilled in me, at a very young age, the work ethic, morals, and responsibility, which is as much a part of my personality, as my professionalism" he states. In complement of this heritage, Anthony maintains an equally impressive profile within the community through support of charities such as Toys for Tots and alumni benefits for St. John's University.

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Dennis Klemenzenz
VP/CIO, Connex Credit Union

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

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

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

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

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

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

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

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

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

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

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

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

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



SAPPHIRE WEALTH
ADVISORY GROUP



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

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

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



Juan Carlos Lara is a managing partner of point5 FAMILY OFFICE, an independent financial company comprised of seasoned experts on emerging markets, dedicated to managing client's wealth. Under Juan's expert guidance, point5 focuses on utilizing additional nontraditional metrics like sustainable, responsible, and impactful investing to generate long-term financial returns.

Since accepting his appointment in 2015, Juan has been charged with responsibility over the operations of the Geneva, Switzerland office. point5 primarily serves the community of Latin America, with a very strong commitment to ESGs; environmental, social, and governance affairs. ESG compliance is paramount in all the Group's actions, as they represent a significant metric for understanding the competency and efficiency of a company's management and ultimately, its performance.

Juan, originally from Mexico City, has witnessed many forms of mismanagement, including corruption. He has, in fact, used this knowledge to refine his assessment of potential risk when evaluating an investment. This was an especially relevant advantage in the earlier stages of his career, when he founded LaraDorbecker Securities in the USA and held executive positions with international banking institutions such as UBS and HSBC.

Finance has always been one of Juan's passions. Coupled with his enthusiasm and proclivity toward altruism, he is perfectly suited for his present role. Juan says, "I had considered a vocation as an economist but preferred the more personal interaction involved in client's facing activities." This penchant for helping people has resulted in both a stellar reputation within the industry, and an impressive roster of loyal clientele.

Juan prides himself on providing professional, ethical,

and transparent service. He states, "I think the industry is ripe for a disruptive approach to investing. More than 99% of actively managed assets underperform in the long run, paradoxically they are led by brilliant professionals. Today's exclusion of non-financial metrics in analysis distorts the comprehensive assessment of a complex corporate reality. I gauge investment potential with additional criteria based on the company's leadership and management. Integrity and strong governance are the key ingredients I am looking for, and the outcome is usually good."

In addition to his financial expertise, Juan is a gifted public speaker, who is often invited to present at conferences and symposiums around the world. He enjoys talking to people and sharing his experiences with other wealth managers and finance professionals and has received numerous standing ovations for his compelling lectures.

Juan is a member of ARIF, a Switzerland based organization comprised of only the top performing wealth advisors and financial professionals. He holds numerous industry certifications, including *Series 55 Equity Trader*, *Series 24 General Securities Principal*, *Series 53 Municipal Securities Principal*, *Series 63 Uniform Securities Agent State Law*, *Series 65 Uniform Investment Adviser Law*, and *Series 7 General Securities Representative*. He is knowledgeable in 4 languages; English, French, Italian, and Spanish, and an active member of The Fight Against Corruption. Since 2015, he has also been an active participant of The United Nations Human Rights Council in Geneva.

Juan completed his undergraduate studies at *Universidad Iberoamericana, Ciudad de México*, where he earned a Bachelor of Science degree and continued his postgraduate studies in managerial finance and marketing management at the prestigious Harvard University.

When he is not engaged with the obligations of managing point5 FAMILY OFFICE or involved in a philanthropic pursuit, Juan enjoys collecting and riding motorcycles, participating in Swiss Alpine farmer culture initiatives, and spending time with his wife, and their three daughters in Mexico.



HILL FINANCIAL GROUP INC.

A WEALTH ACCUMULATION FIRM

JEFFERY HILL, MBA

When Jeffery Hill began his career at New York Life Insurance Company, he gained four years of valuable experience in the finance and insurance industry. During his time at the company, he received numerous awards including Case Rank Leader of the Year, Agent of the Month (over ten times), Ambassador of the 50 Billion Dollar Empowerment Program, and Class Leader of the Year, all while pursuing and achieving an MBA.

After experiencing a highly successful career at New York Life, Jeffery decided to use his experience and in-depth understanding of the finance industry to build his own brand. His business goal was to focus on specific financial investments and options that could best serve his clients in the most tax advantageous way.

In 2013, Jeffery founded The Hill Financial Group. As CEO and founder of the company, Jeffery and his team work with individuals and business owners to help them increase their wealth through nontraditional, yet highly lucrative investment opportunities beyond a traditional 401K investment. His goal is to keep his clients' money safe, liquid, and productive and the motto of the Hill Financial Group is to create financial security and peace of mind for every client.

Jeffery is also a licensed insurance agent and a long standing member of the National Association of Insurance and Financial Advisors (NAIFA). He proudly sits on the local and state level board of directors for NAIFA. As a highly successful and licensed agent at Hill Financial Group, Jeffery offers his clients a wide variety of solutions to meet their insurance and financial needs, including:

- College Funding
- 401k Rollovers
- Retirement and Lifetime Income Strategies
- Buyer and Seller Arrangements
- Business Planning
- Estate Planning

In addition to receiving his MBA, Jeffery is also currently matriculating through the RICP (Retirement Income Certified Professionals) program through the American College. His personal motto for life is, "If you don't work, you don't eat, if you don't grind, you don't shine." He adds that work/life balance is still very important and even when you build a successful business, you still need to be able to take time away and enjoy life through vacations and time with family.

Jeffery currently resides in North Little Rock, Arkansas, where serves on the board as VP of Membership for Hi-Noon Toastmasters and Sergeant of Arms for Advanced Toastmasters. He is also a Certified Life Coach and a proud member of the New Life Church.

Hill Financial Group Inc.: A Wealth Accumulation Firm

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DAN HOLLOWAY

Mr. Holloway's professional experience working in semiconductors, real estate development, and solar PV, has allowed him to excel in his current role as VP of origination and acquisitions for Sustainable Capital Finance (SCF).

Dan spent over 5 years on the origination side with Cobalt Power, a large EPC in Mountain View, California. He launched Cobalt's commercial sales team and grew Cobalt's sales by over 200% in the process. Dan was responsible for all commercial and industrial origination efforts, and developed relationships with banks, investment groups, and other financiers to provide funding for all of Cobalt's commercial projects. In his time at Cobalt, Dan was involved in the origination, development, construction, and financing of over 200 solar projects.

Previous to working with Cobalt Power, Dan spent nearly 15 years in the semiconductor industry, selling ASICs, and other complex computing solutions to the telecom, storage and router markets. He amassed over \$150mm in chip sales during that period.

Prior, and contemporaneous to his time in the semiconductor and solar industries, Dan successfully developed, constructed, and financed several real estate projects in California, both individually and as part of an investment team. Dan's extensive knowledge and experience in real estate development has parlayed itself into the development procedures adhered to by SCF.

Dan is currently responsible for building and managing relationships with SCF's developer and EPC partners. Dan also manages SCF's software partner relationships and is heading up SCF's efforts to streamline the financing and development process for both the C&I and small utility scale marketplaces.

Lastly, Dan assists in evaluating new PV and storage technologies in a continued effort to lower installation costs, and to improve financial returns for investor.

Dan received his BA in business economics from University of California Santa Barbara and his MBA from San Jose State University.

Dan has a passion for all things sustainable. He believes that mankind has all the tools it needs, right now, to start weaning itself off of fossil fuels and to start reversing the effects of climate change. Dan wants to be part of that solution. His interests include beach volleyball, travel, emerging technology and playing lacrosse with his daughter.

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Chirag Patel has long known and demonstrated how innovation is vital for organizations to gain competitive advantage. Today, as leader of EY Foundry, a global corporate venturing group with offices in New York, Brazil, Sydney, and soon in the UK, Chirag has proven himself as a seasoned executive, venture investor, and entrepreneur.

At the EY Foundry, Chirag and his team are focused on acquiring, building, and investing in digital companies that will leverage novel business models and deliver new customer experiences across several industries including financial services, healthcare, legal, human resources and tax. The EY Foundry is also actively financing and developing emerging technologies such as blockchain, AI, data/analytics, and cryptocurrencies.

With an impressive track record for acquiring, funding, and growing startups, as well as transforming existing businesses into digital ones, Chirag is proud of his team and portfolio. Their successes include *EY TaxChat™*, which allows people to file their taxes via mobile phone, and *EY Navigate™*, a hybrid, digital-human financial wellness service that provides employees with an actionable path for managing their financial journey. The service recently won the distinguished *HR Executive Product of the Year Award*. Under Chirag's leadership, the company also acquired Andy CAAT (now EY CAAT™), a tech start-up which develops tools to aid investors in cryptocurrency for their bookkeeping, accounting, and tax compliance needs.

While many corporate venturing groups are delivering innovation theatre, Chirag and his team at the Foundry are focused on delivering measurable outcomes.

As an innovator, established entrepreneur, and venture investor, Chirag was quick to identify the Internet's transformative power for future organizations, launching Viant in 1996, which grew from a three-person operation to a multi-billion-dollar public entity within just four years.

In 2008, Chirag started Highnote Foundry. The venture capital and venture services firm focused on investing in technology startups that are re-defining the financial services, healthcare, media, and entertainment industries. His team of experienced entrepreneurs and corporate executives operate with a deep network of venture capitalists, entrepreneurs, and global 100 executives, to turn ideas in to multi-billion dollar businesses.

Earlier in his career, Chirag held positions as president and CEO and later, venture partner at the leading VC firm, Trident Capital. He also served as president and CEO for Diligent, a SaaS and analytics platform, and vice president and general manager of Viant, which provided Internet and digital strategy consulting services. At Merrill Lynch, he developed software technology for large corporations, and at Oracle, he built and launched expansive commercial software solutions and operated a consulting business.



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National

BUSINESS CAPITAL & SERVICES

Joseph Camberato, President/Co-Founder

Joseph Camberato's passion for business growth began early in his career. He witnessed businesses struggle due to lack of capital and the challenging process of obtaining financing. To help guide other businesses to the next level, he co-founded National Business Capital & Services (National) in 2007. What started out of his spare bedroom, has grown to a team of 100 employees and has helped tens of thousands of clients nationwide obtain over \$1B in business financing.

With a focus on their customers' individual needs, National utilizes a high-tech, digital application platform that is connected to over seventy-five lenders; streamlining and accelerating the process for small business loans, lines of credit, SBA loans, franchise financing, commercial mortgages and other business financing products. Decisions which typically take weeks and months are shortened to just hours.

In addition to driving business through National's sales and marketing teams, Joseph recently started National Business Services, a new division offering a full range of services including payroll, business insurance, credit card processing, credit repair, marketing, and bookkeeping services. This new division not only helps business owners reduce costs but streamlines their operations, keeps all their needed services under one roof and helps owners put their energy into growing.

Focused on creating a winning, purpose-driven culture, NBC is a Feeding America partner. The nonprofit is the nation's largest, domestic hunger relief organization. For each client funded, National donates ten meals to the organization. In addition, National was proudly recognized by Delivering Happiness. The workplace culture/coaching organization ranked nationally among the top ten percent of companies with the best workplace culture in the country.

A member of the Young Presidents Organization (YPO), Joseph is actively engaged in the business community. He and his company have been featured in many news outlets, including *Forbes*, *Inc*, *Business Insider*, *Yahoo Finance* and *Newsday*.

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ROGER COLEMAN

CEO of Coleman Group Partners, LLC

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

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

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

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



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

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



Victor DelGiorno is president and CEO of Coin Trader Inc., a nationally respected, full service precious metals and rare coin firm. Coin Trader is known throughout the U.S. for providing the kind of personal relationship that clients expect in a trusted financial advisor and friend.

At Coin Trader, Victor strives to ensure clients receive an honest and expert approach to both tangible asset investing and private wealth management. Victor and his team offer an array of products and services, providing their clients the privacy and financial insurance needed in today's rapidly changing, unpredictable world. Victor's team asks a lot of questions and takes the time needed to get to know their clients, with the goal to address all of their specific needs.

Serving their clients and their families honorably is a top priority for Victor, who says, "We believe it is significant for you to know that when you work with Coin Trader, you are buying direct from the source, eliminating the unnecessary middleman such as is customary with the big boy retailers advertising on national radio and TV. Unlike those companies, we are always available to buy back your holdings and collections, we believe this is the only way to know that a dealer is honorable."

Coin Trader specializes in precious metals, PCGS & NGC Certified Rare U.S. Coins, and NGC Certified Ancient Coins, private collection assistance, and other types of hard to find acquisitions. Other signature services include private wealth management, experienced public auction representation, hard asset trust accounts, and tangible asset portfolio development, along with accurate coin, currency, and precious metals appraisals.

As a member of multiple industry associations, including American Numismatic Association (ANA), Industry Council for Tangible Assets (ICTA), Professional Coin Grading Service (PCGS), Numismatic Guarantee Corporation (NGC), and Certified Acceptance Corporation (CAC), Victor takes pride



IG: cointraderinc



in giving clients fair buy & sell prices on gold and silver bullion, while making available historical and unprecedented selections of certified rare coin treasures.

Victor designs Coin Trader's products and services with retirement asset preservation in mind, while working to build their client's hard earned wealth. Victor suggests customized plans that are designed to help clients have the peace of mind and confidence regardless of economic cycles, catastrophes or anything unexpected.

Coin Trader also provides free numismatic and bullion portfolio evaluations. New and existing clients, who have been accumulating in the past, are invited to receive an updated evaluation of their precious metals and/or rare coin portfolio at no cost. Victor takes extra care to articulate, "All of this is our way of serving you in a digital age in which personal service and attention to detail seems to be a thing of the past. In today's economic, social and geopolitical environment, increasing your holdings, or getting good and honest advice on how to begin, is more important than you may think."

Victor welcomes the opportunity to answer any questions and offers a private, complimentary, wealth management consultation.

Contact him at: 504-267-6004 or email: victor@cointraderinc.com
For real time gold and silver Spot prices visit: goldpricesnow.com



Coin Trader is proud to be involved in the annual *Rich Mauti Tennis Tournament* to benefit cancer research.



Benjamin Hansell is a financial advisor for the world-renowned wealth management enterprise, Merrill Lynch.

Ben joined Merrill Lynch in 2018 as an independent advisor. He soon met his current partners, who were already working together and getting along well. Presently, along with his colleagues, Rob Bezzone, a senior advisor with over 25 years of experience in the finance sector, and Greg Bayvel, a South African native with a great team mentality, the team works with ultra-high-net worth individuals to create unique financial plans that align with the specific needs of each client.

Overall, Ben and his team focus on two client types; senior level executives of large corporations and wealthy entrepreneurs. For the former, they are depended on to evaluate stocks and manage diverse asset portfolios, and for the latter, the team offers and sustains a minimum of \$5M of other financial products. Ben's personal expertise is in positioning investment vehicles, balancing portfolios, tax reduction strategies, and wills, although he is able to assist with virtually every aspect of wealth management.

Ben elaborates, "The team and I design, implement, and monitor customized wealth management strategies that help our clients pursue their financial goals without unnecessary investment risk. My own wealth management approach is about using capital to help turn goals into reality. When our clients succeed, we succeed." He continues, "We are an honest group, which is rare in this industry. We all have unique strengths and we get along very well, which is of vital importance to the client. If we can't agree, we certainly couldn't advise properly. The synergy we have is appreciated by our clients and has been the driving force behind our success."

The similarity between Ben and his team manifests in many other ways, especially charitable initiatives. They participate in marathons to benefit cancer research and support numerous other healthcare projects, including a hospital in Africa. They also share a love of sports; Ben plays lacrosse for the Merrill Lynch team, who won the *2018 Championship*, Greg played lacrosse for Rutgers, and Rob wrestled for Villanova.

Ben received his bachelor's degree in economics from Hampden-Sydney College, where was on the *Academic All-Conference Lacrosse Team* for all four years. He maintains an active role within the community as a board member of the New York City Club and as a former member of the leadership group who helped to finance



two local churches. When he is not at the office or engaged in a philanthropic pursuit, Ben enjoys racing BMW automobiles and has claimed a few amateur awards.

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McKenley A. Washington is Northern New Jersey native who has overcome great obstacles in his personal life to become the successful businessman he is today. McKenley is a business finance consultant and the owner of the innovative lending platform, MobileBusinessLoan.com, an Atlanta-based financial services company that specializes in expediting the application and approval process through a proprietary online platform. McKenley has been in the real estate and financial industry for over 15 years. Through strategic partnerships with more than 2000 financial institutions, MBL is able to offer businesses a variety of financing options, including personal loans, start-up loans, SBA, commercial, and real estate loans, as well as working capital, merchant cash advance, and unsecured lines of credit.

MobileBusinessLoan.com is the first online platform to connect borrowers directly to the lending source. While they occupy the same market space as Lending Tree, MBL sets itself apart through a client-focused business model. Unlike other platforms that call themselves “direct”, MBL does not gather information and sell it as “hot leads” to competing lenders. Their technology qualifies clients in real-time,

automatically excluding lenders that cannot offer loans, thereby increasing their closing rate.

As the owner of MBL, McKenley has multiple responsibilities ranging from overseeing operations and managing clients to establishing partnerships with lenders and ensuring that the company’s technology advances with the trends of the industry. He draws experience from a fifteen-year career in the real estate and construction sectors, which included roles as project manager, realtor, and advisor. As a result of his hard work and professionalism, MobileBusinessLoan.com has helped over 80 entrepreneurs start and grow their businesses. To date, he has helped secure over \$34M in business financing for business owners nationwide, not to mention helping business owners establish over \$5M in business credit.

In addition to owning MBL, in 2010, McKenley also founded MACG Real Estate Group, LLC, a thriving real estate agency that offers a full suite of services for both buyers and sellers of residential properties. MACG specializes in assisting lower-credit or income-challenged homebuyers, which is particularly rewarding for McKenley, who states, “There is nothing quite like the feeling of seeing a client find and buy their dream home. It’s what drives me to grow the company, as well as myself.”

McKenley is licensed in both New Jersey and Georgia and is currently pursuing licensure in Florida. He is also on track to attain a *Certified Financial Consultant License*. He attended Plaza School of Technology, where he received degrees in computer-aided drafting and architecture AutoCAD which he applied to his work for several prominent architectural and engineering firms in the tri-state area. Additionally, McKenley studied graphic design and completed coursework in business management at William Patterson University of New Jersey. He is currently taking the steps to attend Florida International University to obtain a Juris Doctor degree in law.

Outside of work, McKenley maintains an active role within the community. He spends a lot of his time donating clothes and food to the many homeless people on the streets of Atlanta. He is also active in several community based organizations such as the Black and Latino Council of Georgia and the Bright Path Youth Foundation. In his spare time, he enjoys travel to new destinations around the world, painting, and reading. He is an active entrepreneur with several ground breaking ventures in place so be ready to hear the name McKenley “Mac” Washington in 2019 and for years to come!

For more information on how to get your business financed or how to obtain financing for any type of real estate transaction, contact McKenley at one of the following: www.mobilebusinessloan.com | www.MACGrealstate.com | getapproved@mobilebusinessloan.com | 404-484-1809 | P.O. BOX 14341, Atlanta, Georgia 30324

XINGANG WANG

With his impressive education, successful career in accounting and finance, and admirable list of volunteer accomplishments and involvement in public service, it is no surprise that Xingang Wang is passionate about everything that he does.

Xingang was born and raised in China and attended Beijing Jiaotong University, receiving a Bachelor of Engineering (BENG) degree in transportation management engineering. After college, he relocated to England and continued his education at the Imperial College London, obtaining a Master of Science degree (MSc) in transport. While pursuing his degree in London, Xingang worked as a consultant for Atkins, one of the world's most respected design, engineering and project management organizations.

He then shifted his focus from engineering to finance and received a master's degree in mathematical finance from the University of Oxford. While pursuing his additional graduate studies and education, Xingang began his professional career in finance working for several major and world renowned financial organizations including JP Morgan, Wells Fargo, Barclays Bank and Scotiabank, where he held several management positions. In 2015, Xingang also graduated from the Program for Leadership Development (an executive MBA alternative program) at Harvard Business School. He is also a director of a property investment firm.

Xingang currently works as a subject matter expert in product control function in the investment banking industry, where he analyzes complex financial products from a mathematical and accounting perspective. He explains that his primary responsibilities include profit and loss attribution analysis and independent price validation; both key internal control functions in modern finance.

Xingang is also very involved in his community and politics. His goal is to set a positive example to local families and community members. He served as a local councilor for the Claygate Parish Council, where he is vice chairman of the council, a member of the Leadership and Management Committee for the Hinchley Wood Primary School, a magistrate for the HM Courts & Tribunals Service, a trustee for the Chinese Welfare Trust organization, and is a career mentor for recent business school graduates from Oxford University.

Xingang is a published author of several books and workpapers including:

- Book: *How to Become A Product Controller* – published in 2014
- Discussion Working Paper: *Optimal Timing of IPO: Preliminary Evidence from Alternative Investment Market*, European Financial Management Association Annual Conference, Netherlands, 2015
- Book: *How to Enter Top UK Universities* - published in 2004
- Paper: *The Design of Intelligent Operation and Surveillance System*, 4th Annual Conference of Communication & Transportation Systems Engineering, China, 2000



Xingang was also the recipient of several prestigious awards for both his professional and political work including:

- UK and European *Outstanding Persons Award* winner/*Big Ben Award*, 2016
- *Best of Best Award*, Scotiabank, 2014
- *Wholesale Operation Award*, Wachovia, 2007

Xingang's motto is "work hard, play hard" and he follows the teachings of the philosopher, Confucius, who preached, "Self-cultivation, a well-managed family, and bringing justice and harmony to the world." He lives in the United Kingdom with his wife and children.

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BHG & Associates believes that good client relationships are built through teamwork and client involvement, delivered through our advisors, client associates and access to the global resources of Merrill Lynch. Our goal is to be your primary source for financial advice and guidance. We want you to value the dedication and diligence we provide at each step of the wealth management process.

Anthony Richard Bottini III, CRPC®, AAMS®
First Vice President - Portfolio Manager
Wealth Management Advisor Retirement Benefits Consultant



“Rick” is a founding and managing partner of BHG Associates, a wealth management advisory group at Merrill Lynch.

His group works closely and serves their clientele of affluent families, charitable organizations, successful business owners, and corporate executives.

Since joining Merrill Lynch in 2011, at their flagship office in lower Manhattan, Rick has spent his entire career as a wealth management advisor with the firm.

Rick was recently recognized by *Forbes* as one of *America’s Top Next- Generation Wealth Advisors* in 2018. He holds the Chartered Retirement Planning CounselorSM and Accredited Asset Management SpecialistSM designations, as well as *Series 7* and *66* FINRA registrations.

In addition to being a qualified portfolio manager, Rick is a one of a select group of Merrill Lynch advisors that has earned the designation of Retirement Benefits Consultant, specializing in large institutional defined contribution plans, providing ERISA 3(21)(A) (ii)1 Fiduciary Advisory Services.

Rick is a graduate of Hamilton College, where he majored in both economics and political science. He developed a passion for the sport of rowing while attending The Kent School and continued competing throughout his collegiate career. Rick also competed internationally and his team became the first American crew to qualify for the *Prince Albert Challenge Cup* at the *Henley Royal Regatta*. At Hamilton, Rick was captain of the Varsity Rowing Team and was honored to be named to both the *ECAC National Championship* and *NESCAC All-Conference* teams. In addition to his academic and athletic pursuits, Rick also served as president of the *Delta Chi* fraternity.

In August, Rick and his lovely wife celebrated their wedding in the Catskills. The couple currently resides in downtown Manhattan.

Contact:

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Carl Fairbank

Founder/Chief Executive Officer

To learn more about Breakout Capital,
please visit www.breakoutfinance.com

To learn more about boldMODE,
please visit www.boldmode.com

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

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

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

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

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

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

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



FINANCIAL PLANNERS | INSTITUTIONAL MONEY MANAGERS | CERTIFIED PUBLIC ACCOUNTANTS ESTATE
PLANNING ATTORNEYS | CERTIFIED DIVORCE FINANCIAL ANALYSTS | TRAVEL PLANNERS
CONCIERGE MEDICINE PHYSICIANS

TARIF HOMSI

FINANCIAL ADVISOR

Tarif Homsy is a financial advisor for Mink Wealth Management, a trusted wealth management firm with decades of collective experience in the industry. Based in Washington, D.C., the firm provides all aspects of financial planning, investment management, tax and estate planning, retirement planning, and more.

In 2016, Tarif assisted with the establishment of Mink Wealth Management and took on a role as a senior associate. After just one year, he transitioned into his present appointment, where he works as a direct partner to manage clients' wealth and ensure their financial well-being. Tarif is highly admired for his practice of full transparency and commitment to educating clients on their finances, potential risks, and how to best manage those risks. Among Tarif's competencies are his signature 'Goal Based Financial Planning' and active management technique, which are both paramount to ensuring a successful outcome for his clients.

Tarif started his career in the finance sector at UBS Financial Services as an intern before being promoted to an associate position. Prior to his internship, he earned a B.A. in economics from the University of Rochester, where he was awarded the *Renaissance and Global Scholarship*, a highly selective scholarship awarded to only twenty students in the world. Tarif also attended Damascus University, where he studied finance and banking. Originally from Syria, Tarif has a diverse cultural background and speaks two languages; Arabic and English.

Driven by his passion for helping people, Tarif endeavors to improve upon the technology utilized by the financial industry in hopes of making existing processes simpler and more secure. As a student of behavioral economics, he believes that there is a psychological factor involved with investing and tries to explore his clients' directives from an academic perspective in order to best educate them to make sound decisions.

Tarif maintains an equally dynamic philanthropic profile within the community and is especially engaged with projects that benefit refugees. Understanding the effects of war, he hopes to foster opportunities for disadvantaged and displaced immigrants.

In his spare time, Tarif likes to read about politics, history and archeology. One of his favorite books, *Sapiens*, details our progress as human beings and elucidates on many other topics that relate to Tarif's business acumen. His favorite pastimes include playing chess, dancing, being around friends, and good conversations.

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SELECT

DENTAL MANAGEMENT LLC

Providing support to ensure success of partner dentists

ELLIOT ZIBEL

CO-FOUNDER/CEO

Elliot Zibel is the co-founder and chief executive officer of Select Dental Management, LLC. Select Dental Management is a dental support organization that provides non-clinical management services to dental practices, enabling clinicians to focus 100% of their time on providing high quality patient care. Select specializes in office management, accounting, marketing, IT, financial management, vendor relations (suppliers, insurance companies, labs etc.), human resources, and employee training. The company was established in 2017 and is currently affiliated with four practices, generating five million in revenue and employing forty one individuals. In his capacity as CEO, Mr. Zibel oversees all of the day-to-day operations of Select, including acquisition sourcing and diligence, financial and operational analysis, marketing, IT, and revenue cycle management.

Prior to founding Select Dental Management Mr. Zibel had a 16 year career in the investment management industry, where he was responsible for investments of over \$2B and advised CEOs and board members on strategic plans and operational initiatives, as well as capital allocation. He has also founded two companies, one which was sold to PPG for \$65 million in 2018, and provided growth capital investments for over twenty companies with personal capital.

Mr. Zibel is a Chartered Financial Analyst (CFA), a member of the New York Society of Security Analysts (NYSSA), and has served in an advisory board member for both H&R Block and Steris Corporation. He is also currently a board member at Myclean. He attended Union College, where he graduated *cum laude* with a degree in economics and political science and served as captain of the men's soccer team.

When asked what has inspired him most about his current endeavor, Elliot replied, "There is a tremendous opportunity to help more and more dentists improve the quality of patient care and experience at their practices. My favorite part of our work is seeing the amazingly positive reviews from our patients and the way our talented clinicians transform the smiles and the lives of our patients each and every day"

When Elliott is not engaged with the obligations of running his business, he enjoys playing soccer, travel, visiting the beach, watching the Patriots, and spending time with his three children Emerson, Zander, and Jacob.

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Lee Mercado is a seasoned veteran of the finance industry, with more than twenty years of experience in the banking industry. At the age of twenty, Lee started his career in finance as a bank teller, shortly after studying computer industrial design at Saunders Trade and Technology.

In 1999, he became a branch manager of Yonkers Savings Bank and Loan, where he was in charge of directing the banks' aggressive business development goals. Only five years later, a greater opportunity was presented as vice president and branch manager of Chase, which he accepted. For six years, he worked with Chase, focusing on driving strategic and operational objectives while also maintaining a customer-centric environment.

Success did not end there, in fact, it only progressed more. Future endeavors would include branch manager at Bank of America and vice president and branch manager at Capital One. In both jobs, Lee continued to demonstrate his ability to build profitable relationships and effectively drive revenues. Those achievements all resulted in the promotion to vice president of business banking, where Lee consistently held the rank of *Top 5%* of all business bankers.

Currently, Lee has devoted his experience and expertise to the formation of LM Business Solutions, where he has been engaged as chief executive officer since 2009. Along with his current position in finance, he is depended on greatly to consult with, educate, and prepare businesses on commercial lending. Lee also aides in knowledge of business and personal credit rankings, loan submission procedures, risk assessment, cash flow, and lender programs. In all these areas, Lee takes pride in

what he does and doing it well. Lee has established a history of success in all of these areas, quite often, he is able to secure funding for challenged borrowers that have been turned down by his competitors.

The enviable reputation has resulted in numerous accolades for Lee, including back to back *Business Banking Pinnacle* awards (awarded to the top 5% of bankers nationally), an *Inspire The Way Peer Award* (awarded by senior leadership for inspirational leaders), and a *Community Banking for Good Peer Award* (awarded for outstanding community involvement) as well as being recognized for achieving top results in profit and loss among a group of 128 bank branches and top sales results in a group of 338 bank branches.

Lastly, Lee has served as a business mentor to students and his community, not only contributing his time and resources to many organizations, but specifically helping the City University of New York and as an instructor for Junior Achievement USA. Lee's story continues to grow and expand, while he serves as a mentor to his peers as well as a success story in the banking and finance community. Contact: (914) 819-7007 | businesssolutionsbylee@gmail.com



Paul Thompson is vice president and senior loan officer at Pacific Western Bank. His finance experience ranges from top 20 to community banking. His history with investment structures has involved senior and mezzanine financing as well as private and tax-credit equity. Clients have included REITs, multigenerational real estate firms, private equity funds, renewable power companies and healthcare providers.

Paul has an impressive educational background that culminated with a Master of City and Regional Planning from University of Pennsylvania that focused on finance, real estate, and economic development. He also completed his undergraduate studies at Franklin & Marshall College, where he earned a Bachelor of Arts.

Paul's decision to pursue a career in finance was inspired by John Fry during his tenure as President of Franklin & Marshall College. "John's transformative leadership created

value from mutually beneficial relationships between the college, the local economy, and its communities. Similarly, I want to build a career that achieves financial, social, and ecological value."

Paul is also faculty at Georgetown University in its *Masters of Real Estate Program*. Outside of work, Paul enjoys yoga, bicycling, and spending time with his family and friends.

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Marc Levin is a financial advisor and partner with The Stanger Tacktil Group of Oppenheimer, located in Melville, NY. Marc is a scholar and has been awarded by his alma mater, Hofstra University, where he earned his B.B.A in finance, for several accomplishments in financial services. He has also earned his AIF® designation from The Fiduciary Institute.

The Stanger Tacktil Group of Oppenheimer is comprised of an investment team of financial advisors that specialize in retirement planning to both corporations and individuals, with over six decades of combined experience. The most differentiating competency within the practice, which the team prides themselves on, is their dedication to consulting on 401(k) corporate retirement plans.

Prior to joining Oppenheimer with The Stanger Tacktil Group, Marc was already a fielded expert in the financial services industry. His vast experience includes serving as a financial advisor with Morgan Stanley Smith Barney, as well as managing private equity investments for ultra-high net worth individuals at Standard Capital.

Since partnering with Larry Stanger's and Daniel Tacktil's existing practice, Marc and the team have had several accomplishments, including being ranked as a *TOP 401k Advisor in the United States* by *Financial Times Magazine*. The team has earned the 401(k) business of many very prominent companies in the New York tri-state area, which Marc attributes to the team-player mentality his partners share with him.

"We are able to understand and solve the problems companies are facing with their retirement plans better than most advisors due to our team structure and dynamic. We each specialize in different roles when it comes to managing our business; from investment screening to education meetings, we each divide our time differently, which allows us to manage our clients with a red-carpet concierge like service", says Marc.

When asked what inspired him to pursue his career, Marc recalled that he has always understood the multi-generation legacy families could benefit from with proper planning and diligence. "The goal of a 401(k) or IRA is to provide you with enough income to retire. Unfortunately more often than not, this is seldom seen; mainly in part due to a lack of correct advice. There are many financial advisors that are not serving as a fiduciary, which means directing clients on what is in their best interest. This is a major disservice; we always service our clients in a fiduciary capacity" Marc states.

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Jaime Manriquez credits his early career experience at IBM with helping him transition into the banking industry and a successful fifteen-year career in a senior position with Santa Cruz County Bank. As a technical support engineer for the global services division at IBM, Jaime was part of the IBM migration team, in charge of converting hardware and software platforms. In that role, he implemented and integrated new software to adhere with existing standards as well as working on numerous Y2K preparation projects.

Jaime transitioned into the banking and financial services industry when he joined Monterey Bay Bank as a senior network administrator and information security officer. In that role, he managed the business network and all network applications. In 2004, Jaime joined Santa Cruz County Bank, at its founding. He held the role of assistant vice president and information security officer, where he developed, implemented, and managed the Company's information security program. He continued to advance within Santa Cruz County Bank and is currently the senior vice president, chief information officer and chief information security officer for the Bank. In this role, he oversees all aspects of the technology and information systems of the business, including the development and recommendation of technology strategic goals and objectives.

Jaime has a passion and flair for both technology and business and feels fortunate for the opportunity to combine his expertise in his current role with a successful bank.

Jaime holds a Bachelor of Science degree in computer information systems from DeVry Institute of Technology, numerous accredited technical certifications, and is also a graduate of the Western Bankers Association, *Executive Development Program*. He has been featured in *Hispanic Executive* magazine and *Industry Standards* magazine.



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PHOTO CREDIT: Karen Sullins Photography.



Erin Drake is the president and co-founder of Patriot Commercial Lending Solutions (PCLS), a private, veteran-owned, commercial loan brokerage that specializes in equipment financing, working capital, lines of credit, consumer financing, commercial real estate, factoring, and franchise financing.

Established in 2017, PCLS offers alternative solutions to business owners who have been unsuccessful in acquiring capital through traditional funding sources. Through their signature “gold-star client service” and network of over 100 private lenders, the company has established itself as a venerable rival amid a competitive market.

Erin can be credited for the swift success that PCLS has already realized but humbly acknowledges the value of the support she has received from her staff. She elaborates, “As a veteran-owned company, we focus on small businesses because they are the backbone of this country. We understand that borrowers with credit or revenue challenges can still afford loans and could greatly benefit by an infusion of capital. We don’t look at the client on paper; we view the whole scenario and find the right program, with the right lender, so that businesses can sustain, grow, and prosper.”

Erin’s lengthy experience within the finance sector encompasses commercial real estate, land acquisition and development, and portfolio management. While fostering her company’s growth and tending to the operational obligations that her role as president demands, she is also engaged with client relations and enjoys meeting new people. She states, “I look forward to assisting people who have been turned down by banks and other lenders. It’s especially rewarding to get them the capital they need and to see them succeed as a result of my efforts.”

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Sarath Degala is the vice president of BIP Capital, a venture capital company that specializes in helping entrepreneurs and businesses grow, evolve, and endure.

Sarath, aptly known as a “dynamic healthcare operator”, specializes in cultivating teams, coaching business leaders, developing strategic initiatives, and fostering change within the healthcare industry. Simply put, he helps advance portfolio companies who operate within the healthcare IT and technology enabled services markets.

Drawing upon an enviable and lengthy career in the healthcare sector, Sarath finds ways to address and resolve challenges related to a variety of inefficiencies that healthcare technology companies often experience. By analyzing products, evaluating leadership, studying technologies, and examining business models, he improves the probability of success for companies through enhancing efficiency, expanding networks and revenues. At the same time, Sarath is making healthcare safer, more affordable, and more accessible to patients across the nation.

Sarath has spent the majority of his seventeen year career in various executive leadership roles in a variety of healthcare settings with Ascension Health, WellStar Health System, and Tenet Health from operations, finance, physician practice management, ASC’s and M&A. A graduate of the University of Central Florida (UCF), he holds a master’s degree in healthcare administration from UCF as well as an MBA from Goizueta School of Business at Emory University. After grad school, Sarath spent seven years as a consultant, advising and

restructuring under-performing health systems throughout the country. He then transitioned through several impressive leadership roles before finding a home at BIP.

Outside of work, Sarath maintains an active role within the community as a member of Hands on Atlanta, the Healthcare Financial Management Association, and the American Hospital Association. In his spare time, Sarath is a father and husband of three children and enjoys coaching all types of sports for his children, playing tennis and golf, and is a self-proclaimed ‘foodie’.

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Balavignesh (Bala) Thirumalainambi

Government Affairs/Finance Director, NJII

Balavignesh (Bala) Thirumalainambi started his career at the New Jersey Health Information Technology Extension Center (now NJII) in 2010, as a meaningful use manager. He was then appointed to director of the department, where he was tasked to convert 5000 New Jersey physicians and hospitals from paper to electronic health records for compliance with the American Recovery and Reinvestment Act (ARRA) and the Health Information Technology for Economic and Clinical Health Act (HITECH). In this role, Bala directed a staff of 50 specialists and consultants and developed an outreach program to educate providers on the need to adopt new technology to improve patient health. As a result of Bala's work, more than 8,000 physicians converted to EHRs, the EHR adoption rate in New Jersey rose from 15% to more than 80%, and he helped write and win another grant from the federal government which assisted healthcare providers from New Jersey, Maryland, and Puerto Rico saved more than \$135M in healthcare costs while improving the health of over 500,000 chronically ill patients.



In 2016, Bala was named director of NJII's Government Affairs and Finance Office, where he acts as the primary liaison between NJII, the State of New Jersey, and the federal government, and represents NJII's healthcare division to secure funding for various projects. He is also leading the creation of a new, for-profit company, Health Care Innovation Solutions, which will further value-based care in America.

While not at work, Bala spends much of his time educating students on healthcare policy and HIT at the New Jersey Institute of Technology Community (NJIT) and other community colleges. Most notably, he has not forgotten his home nation, Tamil Nadu, India, where he contributes funding to homeless shelters that protect, feed, and educate orphaned children.

Adam Ludolph, BHK, CC, is a financial advisor for The Co-operators, a Canada-based company that provides their growing network of clients with insurance and investment planning that maximizes profits while reducing tax liabilities.

Adam has more than a decade of experience within the financial sector as a business owner and advisor. He accepted his current appointment in 2015 and in just the past four years, has already been recognized with numerous accolades including, *2017 Financial Planner of The Year*, *2017 Investment Company of the Year*, *2018 Financial Planner of the Year*, and *2018 Insurance Salesperson of the Year Runner Up* by *Best of Chatham-Kent*, *Chatham Daily News*.

As a financial advisor, Adam primarily works with small businesses to ensure they obtain the best group benefit plan for their unique needs and introduces RRSPs that simplify the process for both employers and employees. He is also presently poised to assume ownership of the agency, which is especially impressive since Adam is ten years younger than most of his colleagues, who have twice the length of experience. Despite his age, Adam has amassed advanced expertise that encompasses mutual funds, life insurance, financial planning, business administration, and franchising. This level of competence was recognized by The Co-operators network and subsequently resulted in the firm recruiting him to direct their plans for market growth. Adam shares the credit for his many successes with associate financial advisor, Andrew J. Smith and associate insurance advisor, Shae Brophy, noting that their support has been invaluable.

On a personal level, Adam maintains an active role within the community through support of the United Way, YMCA, and as a featured mental health advocate on *TEDx Talk*. He is also an avid hockey fan, whose favorite team is the Toronto Maple Leafs.

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Lions Assurance Financial is a highly successful, independent business consulting and wealth management advisory firm that focuses on three key areas of the financial industry: business advisory, capital markets, and risk management. The experienced team at Lions Assurance Financial focuses on serving the business and wealth management needs of privately owned business generating 3-50 million in revenue including independent business owners, family owned businesses, and business partners. Lions Assurance Financial works with capital providers including investment banks, private equity firms, venture capital firms, capital advisory firms, accredited investor platforms, commercial banks, and specialty finance firms.

Lions Assurance Financial prides itself on approaching the wealth management advisory process in a holistic manner, taking into consideration

all four inextricably linked wealth management aspects including finance, organization, communications, and technology. They provide customized wealth management solutions and support for clients in diverse industries. The goal of Lions Assurance Financial is to provide advice and proper courses of action for advanced planning issues to help businesses plan for growth and exit strategies and ultimately achieve their desired objectives. Some of the elite services that Lions Assurance Financial provides include: buy-sell agreements, deferred compensation, employee group benefits, executive compensation, succession planning, mergers and acquisitions, due diligence and valuations, business sales, and business plans.

The knowledgeable team at Lions Assurance Financial has gained comprehensive experience and adapted to the industries of the clients they serve and now focuses on ten specialized industries including: automotive and trucking, commercial real estate, hospitality, financial services, retail and e-commerce, marketing and advertising, biopharmaceuticals and healthcare, engineering and infrastructure, green energy, manufacturing, and logistics. Due to their commitment to a client centric model and exceptional service that they provide, most clients have been with them since their inception.

Ariel Tavor is the founder and principal of Lions Assurance Financial. He founded the company in 2015, after working as a financial advisor and Million Dollar Round Table council member at New York Life. Ariel has 10 years of comprehensive experience in the financial services industry and has received multiple awards for his accomplishments. Ariel currently oversees their family office investment group and sits on the board of directors on several companies and real estate developments. Ariel graduated with BA in economics and political science from Queens College and studied the *Master of Business Administration Program* at Fordham University. Ariel spends much of his free time with his family and sits on the board of directors of non-profits he is closely affiliated with.

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Lis Silveira is the VP of finance at Just Salad, a multinational fast casual concept committed to cultivating healthier lifestyles by serving real food at an affordable price. Just Salad launched in 2006 with one location in midtown Manhattan and now employs over 1,000 people across 34 locations throughout New York, New Jersey, Philadelphia, Chicago, Hong Kong, and Dubai.

Lis joined the Just Salad team in 2017, following a decade-long career in restaurant finance that began while she was pursuing a degree in accounting from City University of New York-Hunter College. Prior to graduation, she had already worked with the Altamarea Group for nearly five years, transitioning from a part-time role in accounts payable to finance manager, and then to head of restaurant finance. In 2016, she accepted an appointment as director of finance with Dos Toros Taqueria, where among many other achievements, she directed all aspects of finance and accounting for all taquerias.

In her present role, Lis works closely with Nick Kenner, CEO and founder of Just Salad, to implement strategic initiatives, create financial models, and conduct feasibility studies on the company's long-term goals. The Just Salad team also relies on her assessment of current and future trends within the industry.

"Working at Just Salad is a natural fit for me as I personally try to lead a very healthy and active lifestyle, and I feel very fortunate to be part of the brand's growth and expansion." When not in the office, Lis can be found satiating a steady diet of boutique fitness classes

including Barry's Bootcamp, Fhitting Room, and Tonehouse.

Originally from Brazil, Lis moved to the US to attend college. She did not initially intend to enter the hospitality market, but after working in it, she discovered a flair and passion for the industry. Nowadays, her enviable career seems to be on a steady incline and if history provides any outlook for the future, Just Salad can look forward to exponential growth under the astute financial guidance that Lis provides.

H.E. Sania A. Ansari: Chair Person of Ansari Group LTD.



As the CEO and chairperson for the Ansari Group LTD., a global consulting firm that she founded in 2017, Ms. Ansari uses her diversified work experience and global life experience to provide her clients with elite strategy, consulting, digital technology, and operations services.

Sania, whose ancestors came from Saudi Arabia, was born in Pakistan and raised in Canada. Through her successful global consulting business, she works with multinational companies around the world that want to expand into the Middle Eastern market. Her clients also include the various governments to enhance the trade relations between the respective countries.

As a woman entrepreneur, Sania likes to live by the motto, “A strong woman looks a challenge in the eye and gives it a wink.” She oversees all complex projects and programs within her business and she is involved in bilateral business development between multinational companies and UAE enterprises, as well as the overall market development of UAE.

In addition to her role as chairperson for the Ansari Group Ltd, Sania serves as a consultant for the private royal offices in United Arab Emirates (UAE) and she has worked directly with the royal families for almost four years, providing economic and political insights into business developments and trends regarding countries of interest. Sania also acts as the primary point of contact and a bridge for global partners and the UAE and works closely with her clients to help them identify and analyze any legal or regulatory factors that may affect their ability to successfully enter the UAE markets. By assisting them in creating and enhancing effective business, communications, political, and financial networks, she is able to build strong relationships within the UAE market.

Sania is listed in the *Who's Who Hall of Fame* and equally passionate as a humanitarian. She is involved in many philanthropic efforts and charitable organizations, especially those focused on women, youth, and refugees. She is the chairperson for the United Refugee Green Council of Canada, ambassador for the Global Tolerance Faces, goodwill ambassador for youth and women empowerment for the International Human Rights Commission, goodwill ambassador for Wonder Women Association of Pakistan, and youth ambassador for International Youth Ambassadors Foundation.

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Pernon Dunston is the chief executive officer of the Dunston Group LLC, a North Carolina company that specializes in property development, and the CEO of Golden Life Group, which offers employee benefits and insurance products.

Since 2015, Pernon has executed the responsibilities of the latter position by providing expert assistance to clients on various forms of life insurance, finance, and credit repair. As a seasoned veteran of the insurance trade, he utilizes over a decade of experience to ensure his clients make educated decisions on both short- and long-term planning. His particular niche, which is typically overlooked in his industry, is life insurance for employees of large companies such as healthcare agencies, hospitals, and mental health facilities. These policies are especially unique because they do not require underwriting and have no cost for the employer.

Pernon's initial interest in the insurance industry stems from his upbringing. His father owned an insurance brokerage for fifty years and taught him all about the business. Pernon worked for his father for twelve years, starting from when he was just nineteen, and has been licensed since he was twenty. This dedication and longevity has resulted in several formal accolades, including his ten-year-long position as president's cabinet member of Security Mutual Life Insurance Company, which is only offered to the top 5 performers in the industry.

Equally attentive to the community, Pernon instructs weekly college prep classes through a program called, Family Service Network. He also hosts college tours, mentors high school students, and is a member of both the Lions Club of Bedford Stuyvesant and the Brooklyn Chamber of Commerce.

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Patrick Lawler is a Certified Financial Planner™ for the Advanced Advisor Group at McAdam Financially Advanced™, a Philadelphia-based firm that was named one of the *Top 50 Fastest-Growing Firms in the RIA Industry*, by *FA Magazine*.

Patrick has been with McAdam since 2012 and works independently from one of five McAdam offices located throughout the country, which was voted as one of the *Best Financial Advisors in Boston*, by *AdvisoryHQ*. His primary focus is on assisting clients with their short and long-term financial goals. Patrick has made impressive strides in his career by employing modern, comprehensive strategies that yield impressive results, as confirmed by his roster of loyal clients.

He states, “When I first started out, it was exciting to provide financial guidance that I was confident about. I began to build trust and my clients praised my service through referrals. Now, it’s even more rewarding because I am starting to see the results of my labor as clients retire, grow their families, and achieve their financial goals.”

Prior to accepting his current appointment, Patrick was a district manager, charged to oversee and train dozens of financial advisors. While he performed well above expectations in that role, he missed the more personal interaction involved with one-on-one client consultations and went back into practice for himself.

When asked about his inspiration, Patrick credits his parents for providing an environment that exposed him to his mother’s experience as an educator and his father’s expertise as a business owner. This blend of skills, coupled with Patrick’s innate proclivity for problem solving, fostered a natural progression into his career.

Patrick also benefits from a firm academic foundation, which includes a Bachelor of Science degree in finance, marketing, and international business from Saint Michael’s College while being a captain for the baseball team.

Outside of the office, Patrick maintains an active profile within the industry as the secretary and treasurer for BNI South Shore Networks and within the community as a Big Brother for the Big Brother Big Sister Foundation of America. In his spare time, Patrick enjoys golfing, staying active, watching sports, and the Boston culture.

www.advisoryhq.com/articles/top-rated-wealth-managers-in-massachusetts/#McAdam-Financial-Review



Richard (Rick) Northrup is the president and CEO of OSB Community Bank, a Michigan-based financial institution that originated in 1907. OSB Community Bank, which primarily services clients in Lenawee, Jackson, and Washtenaw counties, places a particular emphasis on the “community” aspect of their name. Their staff and executives reside within their service areas and focus specifically on local businesses, residents, and commerce. Rick elaborates, “Banking is more than processing a deposit or making a loan. It is volunteering time to various community organizations and committees, donating much needed resources to community programs, and being consultative partners to our clients.”

Rick’s enviable career in finance and banking dates back to 1984, when he served as an account supervisor and financial analyst for Valassis. Throughout his upward progression, he held executive roles with leading banks such as Comerica, Key Bank, United Bank & Trust, and Old National Bank. While his responsibilities and achievements are too numerous to mention, he has established a stellar reputation that is based on experience, integrity, and improved results. This status

can be credited in part for his latest appointment, which began in 2015, when the board of OSB Community Bank recruited him to restructure and revitalize banking operations.

At OSB, Rick developed effective strategies and performed a large recapitalization in 2016. He brought in people he worked with previously to improve service, and solved the credit and capital issues that existed for years before his arrival. By 2017, the bank was again profitable and growing exponentially. Rick states, “Thanks to the talent and efforts of our attentive staff and the loyalty of our clients, OSB Community Bank can continue to focus on the provision of five-star service for the hard-working citizens of southern Michigan.”

Rick earned a bachelor’s degree in finance from Western Michigan University before earning a masters of business administration degree from the University of Michigan, Ross School of Business. Outside of work, he enjoys sports, performing in a band, and most of all, spending time with his wife and family.

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Delilah Panio

VP, Capital Formation, Toronto Stock Exchange
Exec. Director/Co-Founder, We Are Enough

As a capital markets expert with over 17 years of experience, Delilah Panio has advised many companies on the complex process of going public and provides expertise and understanding of private and public financing options in the United States and Canada.

As the vice president of capital formation for Toronto Stock Exchange (TSX) and TSX Venture Exchange (TSXV) based in Southern California, Delilah educates companies within the U.S. about the benefits of listing on Canada's premier equity exchanges. She is passionate about and extremely committed to helping entrepreneurs and management teams access the growth capital they need to create and build great companies. In Canada, U.S. companies can go public at an earlier stage than in the U.S. markets and access "public venture capital", a topic that Delilah frequently speaks about at industry events.

Prior to her current capital formation role, Delilah gained ten years of capital markets experience including as the director of business development and strategy, also at TSX and TSXV. Delilah is also the founder of Stiletto Dash, a consulting firm that works with early-stage companies on their business and funding strategy and particularly works with women entrepreneurs on getting investor-ready.

As a female professional and a humanitarian, Delilah is the executive director and co-founder of We Are Enough. The mission of this non-profit organization is to educate women of all socio-economic levels on why and how to invest in women-owned businesses and/or with a gender lens in the public markets. Delilah is personally interested in supporting and empowering women to understand their investing power and take control of their money by using their current capital to align with their values and make money. Delilah explains that, "In 2019, We Are Enough will launch a global campaign to get more women to invest in women which will have an extraordinary multiplier impact."

Delilah is a frequent speaker and mentor for accelerators such as the *Stubbs Alderton Markiles LLP Precceclerator® Program*, and a pitch coach for several organizations including Women Founders Network. She is the former co-chair of Women in LAVA (Los Angeles Venture Association) and is a super activator for SheEO, an innovative funding model that encourages women to contribute \$1,000 each into a perpetual fund to invest in women-led ventures. Delilah has an MBA in enterprise development from the University of Calgary and a BA in English from the University of Regina. She is also certified as a Neuro-Linguistic Programming (NLP) Master Practitioner.

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TMX THE FUTURE
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Peter Tagliaferro started his professional career in the financial services industry in 2002. After assisting several start-ups with pre-revenue development, he shifted his focus to investment strategy for small to mid-sized operational businesses.

In 2013, Pete joined Facilitated Growth at its inception stage and has since served as director of investment strategy. Working closely with the CEO, he is depended on to oversee client accounts, lead client financing initiatives, maintain contact with investors, and manage the consulting staff.

Over the past six years, Pete has further refined his focus to private finance, utilizing his skills to identify new opportunities and assist entrepreneurs in their business development enterprises.

Pete attended SUNY Albany, where he studied business and political science. Despite his active agenda, he often mentors college students through the Facilitated Growth Intern Program, which he initiated in 2015.

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Jimmy Diehl, MBA, CFBS, RICP, AIF
Financial Advisor/Managing Associate

MassMutual Northern California

Helping others reach financial independence and the fruits of their life-long labor motivates Jimmy Diehl professionally. As a financial advisor with Mass Mutual Northern California, based in Walnut Creek, CA, Jimmy also finds it rewarding to serve those just starting out in their professional careers.

Whether his client goals include preparing for milestone life events like retirement or college, or whether they are simply looking for life, disability income, or long-term care insurance protection Jimmy takes pride in helping clients navigate through the pros and cons of each financial strategy through education.

While the bulk of his time is devoted to clientele, Jimmy also trains advisors to assist in their career growth and success, as he feels fortunate to have been mentored by respected members of his industry.

Prior to his current role, Jimmy worked in several management positions for Walgreens, teaching him patience, interpersonal skills, how to manage people, and that clients come first.

Education has also been a top priority for Jimmy, who holds an MBA and is certified as a Family Business Specialist (CFBS), Retirement Income Certified Professional (RICP), and Accredited Investment Fiduciary (AIF).

In his work, Jimmy adheres to the saying, “Being smart doesn’t make you qualified to be an advisor. Asking the right questions, albeit challenging or uncomfortable at times, while listening and connecting with people is ultimately what leads to success”.



Michael DiSpirito, MBA, ChFC, MSFS, AEP
Chartered Financial Consultant

WOODBURY FINANCIAL

Michael DiSpirito is a private wealth manager for Woodbury Financial, a member of Advisor Group based in Manhasset, New York. Woodbury Financial has a 100-year history and 8000 advisors nationwide. With a multitude of investment products, from managed portfolios, mutual funds, annuities, hedge funds, private equity, and bank CD’s, the firm practices a relationship-based model, which fosters loyalty from their clients. Woodbury financial is a product agnostic firm. Evidenced by their three-time nomination as *Broker-Dealer of the Year*, Woodbury Financial has established itself as a leader in the financial services sector.

Michael’s affiliation with Woodbury Financial is the result of Capital One’s sale to the Firm. His enviable career in finance dates back to 1997, when he served as an advanced financial advisor for American Express Advisors. Other impressive roles followed, including positions with CitiGroup/Smith Barney as a senior advisor and estate planner, and executive appointments with MetLife, HSBC, and Capital One. Throughout his career progression, Michael acquired a comprehensive knowledge of wealth management, retirement planning, will and trusts, estate planning, defined benefit plans, and insurance. He maintains a working relationship with more than 300 companies, which is especially beneficial to his significant roster of pre-retiree and retiree clients. As a known expert in his field, Michael was invited to be a guest on the *Jim Cramer Mad Money Radio Show*.

After completing university and his BSCE, Michael was hired by a construction management company and his first project was the 1986 modernization of the Statue of Liberty. Michael clearly articulates his goal to be one of altruism. He finds that the primary reward for him is the positive impact he has on the lives of people and their families. This humanitarian philosophy is also manifest in his active role within the industry and community. Michael is a member of the Nassau County Estate Planning Council and sits on the advisory board of Long Island’s New Ground Charity. He supports Wounded Warriors, Tuesday’s Children, Social Security causes, and was a mentor in the *Junior Achievement Program*. Michael has also done his fair share of soccer coaching and acted as “ballet dad” for local productions of *The Nutcracker*.

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Michael Ott is a managing partner at Summit Wealth Strategies, a successful financial planning firm that offers a full range of financial products and services. The primary goal of the business is to provide advanced and profitable financial strategies to each and every valued client.

After graduating with a dual Master of Science degree in accounting and business management from Drury University in Springfield, Missouri, Michael began his career in financial services as an investment banking manager with Citi. In that role, he successfully built an investment management team that grew in excess of 900% in acquisitions of assets and receivables over the 4 years he managed the division.

In 2006, Michael took his financial expertise and experience in a new direction and partnered with his father, Gary, in the financial planning industry at Summit Wealth Strategies. Together, Michael and his father built a highly successful financial planning organization with a strong and experienced team to manage assets for clients all over the country. When his father retired, he became managing partner and grew the firm to over \$700 million in assets under advisement. In 2010, Michael became a Certified Retirement Planning Specialist (CRPS®) through The Wharton School with an emphasis on advanced financial wealth management, social security and Medicare planning, charitable planning, family protection, and legacy planning.

Michael and the entire team at Summit Wealth Strategies are committed to supporting their community through sponsorships, donations and volunteer work. Michael is personally involved in several charitable organizations including starting a young professional's foundation for Saint Luke's Hospital in St. Louis as well as supporting organizations that provide help and assistance to those affected by Down Syndrome.

Mike lives in Chesterfield, MO with his wife, Kelly, and their three children. In his free time he loves attending sporting events and enjoys coaching youth baseball and soccer.



Sid Miramontes - CEO

Miramontes Capital

As the CEO of the investment company he founded, Sid Miramontes is focused on assisting each client with all of their individual investment and retirement needs. Unlike big investment firms that easily lose sight of their smaller, individual clients, the team at Miramontes Capital is dedicated to helping each client with all of their needs.

When Sid founded Miramontes Capital in 2015, he wanted to be able to offer a suite of investment plan options and services to clients at every level, from high levels executives to school teachers. Miramontes Capital offers individualized plans and services based on the specific needs of the client including retirement planning, investments, financial planning, life insurance and long term care. They also have a team of trust attorneys that handle estate plans and CPAs to handle specific financial investments. In addition to being the CEO and CIO, as an experienced retirement planning specialist, Sid oversees the retirement planning division of Miramontes Capital.

Miramontes Capital prides itself in providing clients with a first-class and customized service experience to best suit their retirement objectives. The team at Miramontes Capital truly offers personalized service and steadfastly provides portfolio reviews for each client every 30-45 days. This provides them the opportunity to make any necessary adjustments on a regular basis.

Before founding Miramontes Capital, Sid gained his experience working as senior vice president at Morgan Stanley for over twelve years and as a managing director of wealth management for UBS for seven and a half years. Miramontes Capital was listed on the *Forbes Best in State Wealth Advisor* list in 2018, on the *Barron's Top Financial Advisor* list three times, and was named *Top Advisor in Orange County* by *Financial Advisor Magazine* in 2017. Sid also authored two books; *Retirement: Your New Beginning* and *Retirement: Your Income Strategy*.





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

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

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

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

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



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

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