



# THE TOP 100 PEOPLE IN FINANCE

## FEATURING H. BURAK ERTEN

Celebrating  
our 15th  
Year of  
Publishing



### H. Burak Erten:

International  
business leader,  
strategic and  
financial advisor,  
real estate expert,  
and a key player  
in global affairs for  
over 27 years.

-Story on Page 4





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The staff of The Top 100 Magazine would like to express their gratitude for having the privilege of working with the brightest, most accomplished, and esteemed professionals in the finance industry. Through the combined efforts of our account directors, writers, production staff, and artists, as well as the cooperation of everyone who is featured in this extraordinary edition, I believe we are presenting one of our finest publications to date.

I know that our readers will be equally impressed by these stories and appreciate the tremendous fortitude, dedication, and perseverance of these individuals, along with the many sacrifices they have made in the pursuit of their dreams. It is my sincere wish that each and every one of these amazing professionals continue to experience success and my pleasure to present *The Top 100 People in Finance Magazine*.

*Joseph Nunziato*  
CEO, Redwood Media

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# THE TOP 100 PEOPLE IN FINANCE

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**THE TRAILBLAZERS. THE LEADERS.  
THE CHANGE-MAKERS. THE DREAMERS.**

We bring the stories of extraordinary people to the world.

# H. BURAK ERTEN

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I have developed myself, especially in structuring, risk mitigation, and risk syndication, to create institutional-grade asset classes from standard transactions.



## President, Executive Director, Principal, & Senior Policy Advisor

H. Burak Erten has been an international business leader, strategic and financial advisor, real estate expert, and a key player in global affairs for over 27 years, working with investors, companies, and governments spanning from the U.S. to Europe. He is the principal for The Center for Transatlantic Economic Partnership (CTEP), executive director of Q Group, and president of US Institutional Capital Investments, LLC (USIC), a strategic advisory firm that serves as a gateway between U.S. capital markets and emerging market economies by way of assisting and advising in the deployment of U.S. institutional capital to foreign governments, financial institutions, and projects. With both U.S. and E.U. capital markets expertise, Burak specializes in financial architecture, structuring and risk mitigation, structured finance, governmental advisory, and international commerce partnerships. As a respected authority on the geopolitical and geoeconomic stage, he's dealt with over 50 emerging market governments and institutions,

shared his views in international economic and trade forums and in the *EU Parliament Independent Press Agency*, and serves as senior policy advisor for the COH Foundation in Palm Beach, Florida.

Now, Burak is bringing together the collective forces of those three organizations to help reverse what he sees as the greatest challenge to the security, prosperity, and standing of not only the United States and its people, but all of humanity—China. His sights are now set on what he views as the key to it all—helping to bring U.S. manufacturing back home to return the country to its economic glory. “Manufacturing is an essential part of a robust economy for our homeland, which, in turn, benefits all of humanity,” he says. “Every period of chaos presents the opportunity to make a better world. It’s time for the U.S. to seize this opportunity now.”



“

I'm a firm believer of good business brings good diplomacy.

At the same time, Burak recognizes that it will take an international village to lead global markets out of the China quagmire. To this end, his upcoming book, *Prosperity Bonds*, is an unabashed call to action for the G7 to step up—and he provides the mechanisms to do so in the form of innovative, practical solutions for the deployment of U.S. capital to frontier markets. “We have massive amounts of capital in the U.S., but it’s not being deployed on a meaningful level, and traditional models are not working,” he says. “I wrote the *Prosperity Bonds* to serve as a playbook for the G7 to create more connectivity between the U.S./G7 and frontier markets.”

Burak points to the convergence of a vibrant U.S. manufacturing sector and meaningful involvement of its capital to foreign markets as a triumph for the betterment of all. “Bringing manufacturing, yields, and prosperity back home while uplifting the economies of frontier markets will create new middle-income classes geared for our U.S. brands, products and services,” he explains. “That’s why I’m focusing on a growing number of domestic manufacturing projects and writing the book, with the hope of contributing to this effort.”

Burak met with us to talk about his views on China and how his companies are helping to revive U.S. manufacturing and the global economy, and he also shares a preview of *Prosperity Bonds*.



### **What do you see as the most significant challenges that China poses to the U.S.?**

In the last 15 years, China has set a pace to challenge U.S. leadership on multiple fronts with carefully planned moves such as political capital deployment to emerging markets and assertive political interferences to foreign governments. This is leading to a new world order emerging whereby the U.S. represents the camp of liberties, democracy, and free world and governance, and China represents autocracy and suppressive regimes.

China has been utilizing all forms of soft power instruments to advance on all fronts in this new millennial colonialism policy it is aggressively implementing. China has demonstrated its dominance and military ambitions with the debt/equity swap mechanisms it has deployed to convert civilian assets into critical military infrastructure globally. As a result, the U.S. is facing a severe challenge from China concerning its leadership status globally; a leadership that brought decades



My mission is to reintroduce old and established mechanisms and benchmark from other fields of finance to create models that will allow SMEs and entrepreneurs to get into manufacturing in a significant way, and make a meaningful impact.

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of prosperity, technological advances, and improvements in human quality of life. All these positive developments under U.S. leadership resulted from innovation and creativity fueled by liberties, democracy, and global connectivity. The challenges China poses are not exclusive to the USA, as a shift in the balance of power will lead to a new way of life currently promised and implemented in China itself.

**Tell us a little bit about your background and how your international experience culminated into a mission to address this.**

I have been operating in global capital markets for over 27 years since my early ages and have been involved in structured finance, investment banking, fund management, and strategic advisory. I have developed myself, especially in structuring, risk mitigation, and risk syndication, to create institutional-grade asset classes from standard transactions. I am an authorized and licensed fund manager both in Luxembourg and Malta. I consider myself a financial architect as I have been involved in C-suite management roles in various companies. This has allowed me to see both sides of the table, creating an understanding of the needs and requirements of both ends.

Additionally, throughout my career, I've been involved with various governments, which has allowed me and my teams to explain the rationale of why allying with the U.S. and U.S. capital markets are more advantageous for any foreign government. Interactions and involvements with various governments enabled me to see why U.S. leadership is so critical for the well-being of humanity. I've been able to observe and compare the conduct of both systems.

**The momentum is growing as U.S. companies are continuing to move their manufacturing back to domestic shores. Why is this key to bringing prosperity “back home,” and can you share your efforts in this regard with your upcoming manufacturing projects?**

As we observed during the pandemic, the U.S. lacked manufacturing capacity for essential items that, unfortunately, cost us many valuable lives. In this new era, like any other country, the U.S. needs to have a national manufacturing capacity bandwidth as a matter of national security. Bringing manufacturing back home will lead to economic stimulus, job creation, and help hardworking American families.

As a principal and/or strategic advisor, I'm currently involved in three manufacturing projects that involve risk syndication, third-party risk transfer, and credit substitute while applying major cost-optimization solutions resulting in very high debt service coverage ratios and EBITDA levels. My mission is to reintroduce old and established mechanisms and benchmark from other fields of finance to create models that will allow SMEs and entrepreneurs to get into manufacturing in a *significant* way, and make a meaningful impact.

**You're also working on the economic and financial front to strengthen not only the U.S. economy but, in turn, uplift frontier markets. How are your companies working together toward this goal?**

We have associated, affiliated, and partnered with companies in various jurisdictions globally. We conduct negotiations and consultations with various emerging market governments, F.I., and local sponsors. We place a significant emphasis on how to get more connectivity with the U.S. capital markets. Our E.U. platforms enable us to structure funds for sponsors as well as being able to structure and list bonds in major exchanges. Our strategic alliances with major investment banks, insurance brokerage houses, and financial engineering firms allow us to provide a holistic solution for our strategic advisory role for all these companies, F.I., and governments. I'm a firm believer of good business brings good diplomacy. As the U.S. and its allies achieve to uplift more emerging economies, those countries will better understand and appreciate the values the U.S. stands for.

**Your upcoming book, *Prosperity Bonds*, presents novel, practical solutions for deployment of U.S. capital to frontier markets. Can you give us a brief primer of the topics or ideas discussed?**

The book is a call to action for G7 to establish a new financial agency, operating on a non-concessionary basis, that will issue bonds based on risk syndication among G7 member countries. The financial architecture of the bonds involves the commonly used practices of structured finance and insurance markets such as 1st/2nd loss concepts, syndication of risk, and fixed income with equity kickers with yield arbitrages achieved. The capital deployment will be structured as listed securities mirroring the same concepts utilized in the raise strategy. The objective is to create more





connectivity between U.S./G7 and frontier markets concerning corporate governance, institutionalism, and transparency while emphasizing ESG and impact investing concepts, encouraging these emerging economies to place more emphasis on these subjects. I sincerely believe that this will be a significant response to Chinese political capital deployment, allowing the U.S. to save those emerging economies from the debt trap caused by the BRI.

# ALTA WEALTH ADVISORS



“ Our secret to success is getting to know each client, evaluating their individual needs, and developing a holistic financial plan. This personal touch has taken us to the next level. ”

After working together for 15 years, Bryan Parks, Michael Viti, Paul Brissenden, and Vincenzo Stuto found the key to financial industry success: constant, relevant communication is essential to keep clients satisfied. That commitment to open, timely communication is what has propelled **Alta Wealth Advisors** to exponential growth in just a few short years.

In 2018, Parks, Viti, Brissenden, and Stuto pooled a combined 70 years of financial industry experience to create Alta Wealth Advisors. Using expertise gained across the financial industry, including high-level roles in large banks, private wealth firms, and RIAs, the four partners are committed to creating comprehensive, tailored portfolios and providing excellent client experiences. The Alta Wealth Advisors team works together to provide high net worth clients in the government, technology, and healthcare sectors with holistic advisory services to address individual, complex situations. The company is an independently owned and operated RIA, managing more than \$450 million in assets from offices in Needham and Woburn, Massachusetts, with LPL Financial acting as its broker dealer on the brokerage side and custodian on the RIA side.

Last year was Alta Wealth's best year to date, thanks to both organic growth and some acquisitions. The company's organic growth comes exclusively through referrals from satisfied customers, thanks to the exceptional service the team provides. In addition, Alta Wealth acquired a book late last year and saw its retention rate surpass 99 percent thanks to its adaptability to different working styles. Alta Wealth's success has also stemmed from a focus on risk management, a primary concern for many customers. In an effort to set themselves apart from their competitors, Alta's advisors focus on developing plans that can withstand financial shocks. Alta Wealth services include investments, insurance, legacy and education planning, and complementary advice to client families.

## Putting clients first—always

Client experience is a top priority for the Alta Wealth team, whose founding motto is, “A Higher Standard of Planning.” Brissenden explains, “Our secret to success is getting to know each client, evaluating their individual needs, and developing a holistic financial plan. This personal touch has taken us to the next level.” The team's fair, honest advice, standard of thoroughness, and integrity have earned the genuine trust





of clients. Each Alta Wealth relationship starts with a deep investigation of the client's current situation, resulting in a hard-copy, personalized financial plan. The team takes pride in developing deep relationships with each client and acting as holistic advisors.

As an independently owned and operated RIA, Alta Wealth Advisors has the freedom to structure their business with the client at the forefront, without sales incentives or directives dictating the level of service, time, and attention provided. Parks, Viti, Brissenden, and Stuto focus on what the *client* needs, and offer independent, research-based advice, adhering to fiduciary standards. They have the resources of a big firm, but they deliver personal service like a small firm. The Alta Wealth team has access to multiple platforms to match their clients' needs and don't rely on proprietary programs to build a plan. Instead, they can gather all aspects of client situations together to strategize and pinpoint an achievable estate planning, tax, or investment goal. "Developing a long-term relationship and earning trust is the cornerstone to a successful client-advisor relationship at Alta," Stuto explained.

### A culture of empowering clients and advisors

Alta Wealth empowers clients to understand and manage their finances. The company offers newsletters, seminars, and events crafted to educate clients to better navigate financial options. Putting the emphasis on customized information means the clients have the opportunity to make better, research-based choices. "Our advisors bring insight from the outside to help avoid emotionally driven decisions in important money matters," Viti explains. Their deep-dive research into



clients' assets means they can develop strategies other financial advisors might overlook. For example, they work alongside and support their clients' teams of CPAs, attorneys, and other professionals in a true spirit of partnership. Finally, learning and implementing new technology is something Alta Wealth considers part of its regular operations, ensuring that their advice and insight are always relevant, and their clients have access to exclusive technology that allows them to stay up-to-date and feel confident about their assets.

### Guiding people through their financial lives—now and into the future

Alta Wealth's clients regularly point out how pleased they are to find an advisory team with the balance of experience and energy that gives them a reassuring feeling about their finances that stands the test of time. "We have enough experience to do everything a seasoned financial professional can do, but we're still young enough to serve our clients for many years to come," Parks noted.

*Securities offered through LPL Financial, Member FINRA/SIPC. Investment Advice offered through Alta Wealth Advisors, a registered investment advisor and separate entity from LPL Financial.*

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# JAMES S. GIBBONS

Founder & Wealth Manager



when Jim and his partner were offered the coveted corner office, they rejected it. “We wanted to serve entrepreneurs, startups, business owners, and corporate executives who really need us,” he recalls. As an entrepreneur, himself, who had grown his stockbroker father’s pair of banking relationships to nearly a dozen, and into a successful niche business, Jim knew what these unique leaders needed most to thrive—and he was determined to give it to them. That same year, he co-founded what is now Alpha Pointe Capital (APC), in Annapolis, MD, as wealth management and 401(k) advisory practice focused precisely on serving this special group of people.

**O**n a fall day in 1987, James “Jim” Gibbons sat with his father, who was a financial advisor, talking about stocks after the infamous Black Monday market crash. “Sometimes the best opportunities lie in uncertain markets!” his dad told him. These sage words stayed with Jim as he embarked on a 25-year career as a financial advisor in 1998, helping to usher people through the booms, the busts, and everything in between, on their path retirement.

By 2012, Jim’s reputation as a trusted wealth manager was well known. He could have written his own ticket to the C-suite of any number of large institutional firms. But





“ We wanted to serve entrepreneurs, startups, business owners, and corporate executives who really need us. ”

### **Alpha Pointe Capital: The Champion of Entrepreneurs and Innovative Business Leaders**

With “Invest in Strength” as their philosophy and methodology, APC brings Main Street communication and attitudes with Wall Street sophistication to an investment process that accounts for the unique goals, objectives, and concerns of those they serve. With a focus on tech and emerging industries, from startups, scaling, MSO, vertical, or public companies, APC serves their clients with various wealth management needs, including investment advisory, portfolio management, retirement planning, and tax-advantage/fixed income services. With fee-only options, dynamic planning services, and on-demand communication, APC helps bring sophisticated strategies to portfolios ranging from the “large and complex” to the “just getting started”—and they make it easy.

*We sat down with Jim to hear more about Alpha Pointe Capital, his work with MTC, and what he enjoys most about his career.*

**You’ve successfully ushered clients through booms, busts, inflation, and everything in between—experiences which have culminated in Alpha Pointe’s “Invest in Strength” investment philosophy. Tell us about this and some of your other unique strategies to help your clients prosper or protect their wealth.**

We’ve had the opportunity to assist our clients through many different economic climates, which has its challenges. However, the rewards for finding these solutions, despite economic conditions, is enriching. In our opinion, larger Wall Street firms don’t get it. We get frustrated with the investment processes we see these larger, corporate firms deploy because they only address the client’s age, risk tolerance, and time horizon. There is a fourth major consideration for investing: market conditions. The markets don’t care how old you are, how risk tolerant you may be, and they don’t care how long you want to invest. To us, ignoring the markets

is like playing the guitar with one hand. Therefore, we’ve studied and developed an investment process to address the markets.

“Invest in Strength” is our investment philosophy and methodology that is based on the only law of economics: supply and demand. Our experience shows this to be one of the better ways to address one of the more important components to the investing process—the markets.

**Let’s focus a bit more on emerging industries. Can you share some of the other services APC offers to help manage their unique challenges and risks?**

Our entrepreneurial experiences often take us into the emerging industries, which are pushing frontiers and boldly building businesses in markets no one has done before. We are excited to offer our 401(k) Advisory Services in nascent industries where other firms overlook. When we bring our 401(k) Advisory Services into a market, we treat our clients with the same level of service as those in legacy markets. An example of this is utilizing our Certified Plan Fiduciary Advisor® credentials to deepen our level of service beyond the product and bring a higher standard to the plan.

**You’re also supporting entrepreneurs and startups as a member of the board of directors for the Maryland Tech Council and chair of the Chesapeake Region Chapter of the MTC. Will you tell us about your work there?**

Serving on the Maryland Tech Council’s board is an honor, but mostly a privilege to be around so many forward-thinking people. Now, I have the ultimate experience of running a startup organization, the Chesapeake Regional Chapter of the MD Tech Council, as the chair. This has been a tremendously rewarding venture positioning the tech council into local communities and supporting emerging industries with highly targeted programming and events... not to mention quite a bit of fun!



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# NICOLAS

# HURST



Twelve years ago, Nicolas Hurst was on the fast track to NASA, just as his grandfather, who worked on the Mercury program, had done. As an undergrad at Texas A&M, Nicolas was already making a name for himself, racking up academic awards and published articles as he pursued his degree in aerospace engineering with minors in mathematics and physics. But by the end of his senior year, he foresaw the industry's bureaucracy and narrow scope squelching his passion to explore, forge new ground, and solve the seemingly unsolvable. After receiving his degree, he leapt into a master's in finance. "I knew I could bring a lot more tools to the sand pit and work more freely, and that's what excited me," Nicolas recalls. In 2017, he vaulted out of grad school into Avalon Advisors, where he co-managed and helped launch a preferred equity and hybrid securities investment strategy that grew in assets from \$0 at inception to roughly \$150M, and materially outperformed comparable indices and peers.

In February 2022, Nicolas's analytical mind, passion for numbers, and desire to add value to people's lives converged into the founding of Caiman Capital Group LLC (CCG), an investment advisor and manager for Caiman Quantitative Fund (CQF), an innovative fundamentals-focused, quantitative, long-short equity hedge fund. From Houston, Texas, headquarters, they're blazing a new trail through a conventional industry—with their clients' best interests at the center. Nicolas and his team develop and use sophisticated algorithms to underwrite companies and use that to construct and manage an investment portfolio to generate long-term and robust value for their clients—and help them avoid jumping into the frenzy of parabolic stocks or fleeing strong positions in a downturn.

"We aim to generate value by designing a quantitative and highly methodical process that is scalable, measurable, robust to various market environments, and can be continually improved upon," Nicolas explains. "At the same time, we want to be aligned with our clients. We only do well if they're doing well." To this end, CQF allows clients to select their own hurdle rates, and focuses on a performance-based fee charged on returns above this chosen rate. "So far, Caiman has performed very well, and I'm excited for the growth, expansion, and continued performance of the fund and company," he says.

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We aim to generate value by designing a quantitative and highly methodical process that is scalable, measurable, robust to various market environments, and can be continually improved upon.



We met with Nicolas to hear more about what inspired this would-be rocket scientist to start CCG and CQF, how they're different, and what drives him to innovate.

**What compelled you to start your own firm and hedge fund, and how are they different from others out there?**

It started simply as a way for me to manage what little capital I had and as an outlet for my own research. What started from curiosity quickly caught the attention of my colleagues and, they began wanting to invest, which was difficult because I was simultaneously co-managing a very different fund for my employer, so I had very limited time. Eventually, those efforts paid off and allowed me to leave the comfort of my full-time employer and institutionalize what I had been building.

When building the firm, we wanted to structure it in a way that focused on adding value to our clients—not simply selling them something. We wanted to offer investment strategies to investors that were interesting and different from what they could find elsewhere and price them in a way that incentivized adding value to those investors. The fund itself is a bit different than most in that we design, build, and utilize quantitative methods to analyze the fundamentals of companies. From this analysis we are able to evaluate the investment merits of stocks and options, the two asset classes that comprise our fund.

**You've helped your investors not only avoid the fallout of emotion-driven, parabolic stocks, sector bubbles, and periods of market volatility, but Caiman has actually outperformed. How does your all-quantitative strategy allow you to identify strong stocks with potential upside versus those driven by the "fear of missing out?"**

We avoid emotional investing through our approach, which is both fundamental and quantitative—we use quantitative tools to analyze the core of what makes a company valuable over a long-term period. This allows us to objectively and analytically evaluate whether a company's price reflects its fundamentals—a combination that helps us to avoid buying into lightly supported stories or chasing companies because of that "FOMO." Another added benefit of having a quantitative approach is that we can easily diversify across a large number of stocks and sectors as our analysis can be simultaneously applied to a wide range of companies. This diversification helps to further limit the impact of any irrationality that may be present in a handful of stocks and/or industries. To this point, we invest in two asset classes: stocks and options; and while options don't really have a generally agreed-upon index to compare against, our stocks have materially outperformed stock indices.

**Your fee structure is also unique in that it's primarily based on your performance. How does this benefit your investors?**

At the root of our business, we want our success to reflect our investors' success. When an investor comes into our



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fund, they select an index such as the S&P 500 to represent their "opportunity cost" or where they would have invested their money, if not with us. We base our fees on how well we do relative to that opportunity cost—that way our investors do not have to pay performance fees if we aren't adding them value. Investors have seemed to really like this structure.

**What do you enjoy most about your work, Nicolas? What drives you?**

I've always enjoyed working on complicated and open-ended problems, and analyzing companies is definitely both of those. A problem this broad and deep allows you to really explore your curiosity and rewards you for continually learning—it is almost impossible to get bored when working in this field! There is also a strong sense of accomplishment that comes with working on a problem with this much depth and seeing your work get better and better over the years.

# Christopher Hall

APMA<sup>®</sup>, CPFA<sup>®</sup>

## “Connecting Your Financial Dots.”

“Caring about somebody else more than you care about yourself guides your entire life.” This is Christopher Hall’s guiding philosophy, as a protector, a trusted friend, and a passionate financial steward—and one that fueled his determination to make a difference in people’s lives.

By 2018, with over a decade in financial planning, Christopher could have settled into the C-suite of a multinational firm. Instead, he set out to keep a promise that he’d made to himself long ago: “Growing up, we didn’t have access to financial advisors, and I swore that I would never turn people away because they didn’t have a hefty bank account,” he says. “I wanted to help people like my mom, my sisters, my neighbors—those who need financial guidance regardless of income.” That same year, Christopher, along with partner Betty Vargas, founded Pontem Financial in San Antonio, Texas, to carry out his pledge.

Led by the motto “Connecting Your Financial Dots,” Pontem is a financial planning firm whose distinct collaborative approach reflects the Latin meaning of its name: “bridge.” Their team of advisors are driven by the purpose to help people create a solid financial foundation and bridge the gap between today and the rest of their lives. To do so, they work with *all* parties in a family’s life—attorneys, CPAs, family members, and others—to help build and protect wealth across generations. Christopher specializes in simplifying the complexities and working through solutions that clients can easily understand. “We look at every component, from taxes to cash flow, investments to insurance,” he explains. “Further, while most professionals focus on the market, which is out of their control, we focus on factors that we *can* control with a process that relies on discipline and diligence.” Today, Christopher’s long-ago promise is ever present in the lives of Pontem’s more than 1,500 clients across 29 states.

We met with Christopher to learn more about the events that led to Pontem, what makes them so different, and how his personal experiences motivated him to serve the unique financial needs of women and families.

**Let’s start at the beginning, Christopher. What compelled you to start your own firm?**

During and after the 2008 crash, most firms had a hiring freeze. I even volunteered to work for free with a small

boutique firm, and I had been in corporate finance for five years, yet the doors to the financial planning field were closed. Everyone told me to get a job in a bank until the economy recovered, but I was determined to accomplish the goal I’d set out to do—help people like my mom, my sisters, my neighbors—people who need financial guidance regardless of income. That’s precisely why my partner and I eventually formed Pontem Financial.

**Unlike most financial planners who focus on the market, you focus on the “controllable” factors. What are a few of these and how can they help mitigate the impact of economic downturns or market volatility?**

I focus on factors like cash flow and time-based goals. Understanding what you need or where you want to go is the most important aspect of determining how to reach your destination. Do you ever wonder why people are never taught to invest, budget, or file their taxes? The system is set up to prevent people from succeeding without the help of big banks and overpaid professionals like attorneys, CPAs, and investment brokers. Further, during the 2008 financial crisis, my family and friends couldn’t reach their financial professionals. I thought that was unacceptable and I’ve always made sure to provide my personal cell phone to every client. Years later it is still printed on my business cards. Personal access that you can’t find with other professionals when you need it the most.

**What are some of the unique financial needs or goals specific to women, and how is your approach different from other financial planners?**

My goal is to engage both spouses in the relationship. It is a statistical likelihood that women will outlive their spouse, and there’s also been a significant increase in divorce of people over the age of 50. These scenarios can be extremely complex, since women may not handle much of the financial factors in a marriage, and this is compounded by the emotional stress of divorce or death of a spouse. Asset management, insurance, income planning, taxes, living situation, kids, you name it. Additionally, there are usually third parties to collaborate with, such as a CPA, attorney, or a close family member who is helping their mom or dad, and they all need to be kept in the loop. Instead of relying on the client, who is under emotional stress, or the busy family



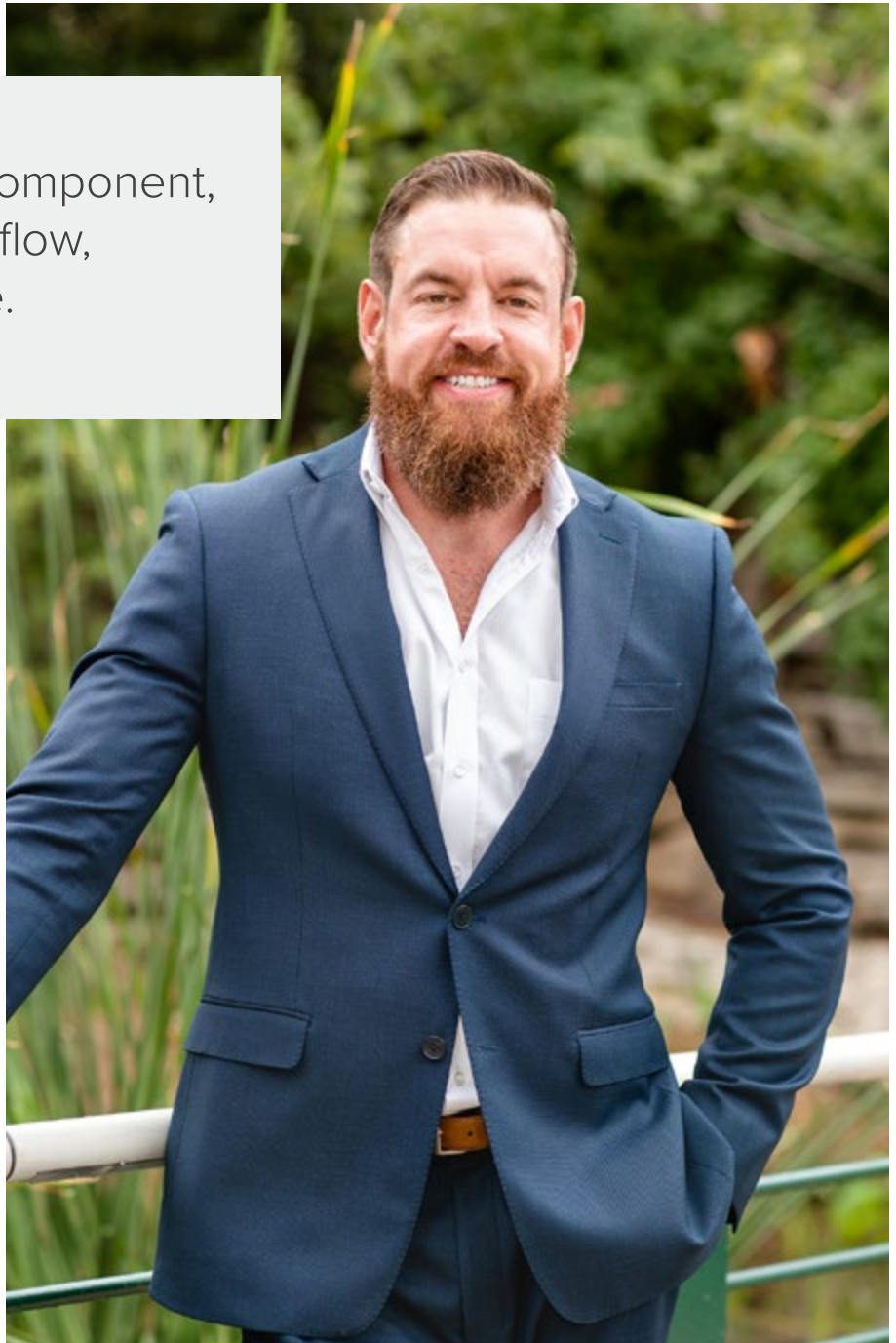
“ We look at every component, from taxes to cash flow, investments to insurance.

member, I take on that responsibility, and walk alongside them every step of the way, because I can empathize with them.

When my parents divorced after 40 years of marriage, my father had been handling most of the finances. Assisting with retirement income planning, health care costs, and financing a home purchase were commonplace to me as a professional. But my parents, like countless others, were provided a questionnaire that was difficult to understand, and attorneys and CPAs needed information neither of my parents could provide. My role as a financial planner was key to being able to bridge the gap between emotional chaos and technical solutions. It takes time, patience, and care to manage the moving parts for my clients, but I wouldn't have it any other way.

**What do you enjoy most about your work, or what drives you?**

I take pride in my belief that I am honoring God through my work. My clients have welcomed me into their families, and many rely on me to be there after they're gone and to look over their loved ones in financial terms. It's not a responsibility that I take lightly, and I hope they all know how much I strive for their approval.



Co-Founder & Wealth Advisor



CONNECTING  
YOUR FINANCIAL DOTS



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I get so excited and happy when we're able to help someone buy a new home, or do a refinance so that they can reach other goals.

Anthony's people-first philosophy has guided him throughout his 23 years in leadership roles in mortgage banking, and his success is more than evident, as is his infectious energy and unwavering passion for the field. Not only was he selected for the *Legends of Possible* award, U.S. Bank's highest honor reserved for the top 1% of employees, from 2016 through 2019, but he's had team members follow him from other companies throughout his career—a sterling testament to both his operational expertise and his trademark leadership style.

Anthony sat down with us to share more about his career, his insight into what makes a good leader, and the infamous story of the “floating head.”

#### **Why did you choose a career in mortgage?**

I was always fascinated with banks, even as a kid. My first job was in college as a bank teller. I worked my way up to management at that bank, and remained on the bank side for five years. Then I went to the mortgage side, and never looked back. People always have a lot of questions about banking. Right away, I liked helping them. So many see a mortgage as just a piece of paper, but it's a person, a family, with goals and dreams. Remembering that changes your whole mentality. I get so excited and happy when we're able to help someone buy a new home, or do a refinance so that they can reach other goals.

#### **You're well-known for building not only successful, but loyal teams. Tell us about your unique leadership style.**

I really do see myself as a servant leader, and my job is to be a support mechanism for my team. It's about what I can do for them. My results are strong because my team is strong.

# ANTHONY TERRY

“Servant leader” might seem like another buzzword, but for Anthony Terry, it couldn't be more apt. His motto is just two simple yet profound words: “I care.” So while he takes results seriously in his role as vice president and senior fulfillment leader at U.S. Bank's Cincinnati office, he retains that profoundly important human connection—and has fun along the way. Leading the mortgage operations team for the southeast region, Anthony handles back-office activities for fulfilling mortgage customers' loans. Since joining U.S. Bank in 2015, he's led teams of up to 200, keeping ever in mind the people whose dreams are in their hands. “While my role doesn't see me work directly with customers, I always keep them close to me throughout the mortgage operations and fulfillment process,” Anthony says. “Banking has changed with digital, but it's always about people.”





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I'm passionate about helping our customers, and helping my team serve them. I do the behind-the-scenes work to make the clients' experiences better.

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I put them first and me second. Leadership, partnership, and engagement are the elements I focus on not only for my role, but for those who work for me and our partners. People watch what others are doing, good and bad, so I lead by example and form partnerships with all personalities. I care about people's struggles and goals. If it's important to them, it's important to me, and they know that. I'm passionate about helping our customers, and helping my team serve them. I do the behind-the-scenes work to make the clients' experiences better.

**While you and your team take your jobs seriously, you also have a lot of fun. Tell us the “floating head” story.**

I love to have fun. It's part of my leadership style. My team surprised me at one of our all-staff events with pictures of my head floating on different Hawaiian shirts. A few weeks after that, in front of visiting senior leadership, they presented me with a quilt that combined all the shirts!

**Across your career, is there a common thread or characteristic that drew you to the banks for whom you worked?**

Strong brands, and the value they place on their employees and cultures. These have been the common characteristics

across every institution I've been fortunate to serve for over two decades, and U.S. Bank embodies them all.

**You have a few personal mottos that guide you, and your team. What are they, and what do they mean to you?**

“People First” is the foundation of everything. “One Team,” is my tagline, so to speak. I tell my team, “There are always changes and stresses, but we're always all one team.” My personal motto, “I care,” means care about your employees, getting loans for customers, and the bottom line.

**What do you enjoy most about your work, or what drives you?**

It's the people. My employees, peer leadership, customers, and partners. In the mortgage industry, everyone's very passionate and driven, and I just love that. I've been so fortunate to have worked with so many of my team for years, and am blessed to be at U.S. Bank. You can have the best technology or benefits, but if you don't have the best people who share the same passion, that means nothing.

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# CHRIS SULLIVAN

“We’ve developed a rigorous qualitative process to identify assets to trade and invest in and, most importantly, which assets to avoid.

Chris Sullivan began his career in 2007 (2010 as an entrepreneur) at some of the biggest investment banks in the world, back when Bitcoin was just making its debut on the heels of the Great Recession. Today, as the co-founder and portfolio manager of Hyperion Decimus, he’s a recognized expert in crypto investments and fintech—and the leader of a quant-driven diversified digital asset management firm that’s on a mission to bring digital assets to the masses. “Bitcoin is the most important asset in the history of humankind,” Chris says. “We wanted to bring digital assets to Main Street and everyone.” So it was that in 2017, Chris and his partners brought together a talented team with disciplines in high-frequency trading, market-making, algorithmic trading, technology, machine learning and alternative investments to do precisely that.

These passionate stewards of capital serve family offices, high-net-worth individuals, and institutional investors to help to protect and build their wealth. Through their Libertas Fund — self-funded by Chris and his partners—Hyperion Decimus trades over \$1 billion a month in crypto, with their own money sitting right next to their clients. “We have significantly outperformed the underlying digital asset constituents we trade,” Chris explains. And in a period of runaway inflation and market volatility, this has never mattered more, particularly for pension funds, who hold in their hands the livelihoods of their members. “These are teachers, firefighters, steel workers, public servants who have dedicated their lives to the betterment of society, yet they are most often the unwitting victims of economic downturns, and excluded from the benefits of digital asset investments that could help mitigate this,” Chris shares. “It is our privilege to be able to help them protect and build their hard-earned money.”

Having just returned from sharing his insights on fintech as a panel member for the 2023 BattleFin conference, Chris spoke with us from Hyperion Decimus’ Winter Park, Florida, headquarters, to share more about their unique fund and how their “special sauce” is helping investors everywhere to thrive.

## What compelled you to start the firm, Chris?

I was enamored with the decentralization possibilities, as well as the ability to be early on a trend that could change humanity for the better. Further, we wanted to apply our team’s skill sets, ethics, and values to a new space to welcome long-term investment.

## How can digital assets help to protect capital against inflation and periods of market volatility?

Primarily through the conversion of fiat to bitcoin. As fiat is constantly devalued, bitcoin protects against that devaluation in purchasing power, similar to gold, but also is easier to use, store, and has greater limitations on supply. It is the embodiment of property rights, as well as freedom and liberty in a non-state-controlled asset.

## Hyperion Decimus has significantly outperformed the underlying digital asset constituents that you trade. What’s your special sauce?

We tune our algorithms to be reactive in addition to being predictive, which assists in the accuracy of the trading. In addition, we proactively rebalance different strategies within the funds strategy matrix to be accretive, monetize any kurtosis events that occur, and drive further alpha via compounding. We’ve developed a rigorous qualitative process to identify assets to trade and invest in and, most importantly, which assets to avoid.

## Tell us more about your Libertas Fund and who can benefit.

Our flagship fund, Libertas Fund, is a quant-driven multi-strat that has a long bias to capture the adoption and asymmetry of the space. Long term investors looking to deploy significant amounts of capital in the space can benefit from the risk management, rebalancing, and compounding embedded in Libertas Fund.





HYPERION DECIMUS

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It is our privilege to be able to help them protect and build their hard-earned money.



**Pension funds are often underfunded and the hardest hit during economic downturns. How can adding digital assets to their portfolios help them mitigate this, and why is it important to you to help them?**

Digital assets can serve as both a diversifier, a systemic hedge (in the case of bitcoin), and a significant driver of alpha. Oftentimes, pension funds absorb losses in the traditional markets from being structurally long bonds and stocks, as well as taking hits on their illiquid investments. Digital assets, if managed properly, can add both an alpha and income component to their portfolios. This is on the top of our list, as far as representation is concerned, as the end client of a pension fund is our fellow taxpayers. We are acutely aware that they are disproportionately affected from downturns, but perhaps most important, are underrepresented by the

asset managers that serve as caretakers of their assets. As stewards of capital, we consider it a great honor and responsibility to represent those who desire honest and transparent representation.

**What do you enjoy most about your work, Chris? What drives you?**

Primarily two key things: the humility of representing our investors' hard-earned capital, and the constantly changing and evolving landscape of digital assets. We're really only scratching the surface at this point.

*Chris is a CMT, a CRPC, an AWMA, an Emory University undergrad, and has completed the MIT Sloan Blockchain course.*

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Senior Vice President



# MARK SUMBY

If you search for brands that are solving customer problems with innovative financial products, then you'll come across names like Chime, DoorDash, Lyft, Stash and WisdomTree. If you look more closely, you'll discover that the banking engine enabling these products for tens of millions of customers is a community bank based out of a small Oklahoma town with a population of just over 50,000. To answer the question of how that improbable underdog story came to be, you'll have to go back over a decade to when a scrappy, prophetic bank crossed the path of a payments executive from New Zealand with a flair for the fantastical.

Mark Sumby started his career in payments at American Express, but later found himself drawn to startups and

industry innovators because that's where he feels most at home. "It was really exciting to be on the ground floor of a new industry," Mark recalls about his time working for Wild Card Systems.

He lent his expertise and talents to various payments processors and banks over his career, and with each experience, he gained a new critical lesson or invaluable skill that would prepare him for his cornerstone moment to come years later at Stride Bank in Enid, Okla.

Mark's superpower is analyzing the market for potential clients, so when he and the team at Stride came across a small but promising startup called Chime, he knew that something magical was afoot. But not in his wildest dreams

Mark's superpower is **analyzing the market** for potential clients.

could he have predicted what would happen next. In 2020, as the pandemic shut down lobbies of banks that were suddenly facing a moment of reckoning for putting off investments in digital account-opening capabilities, Chime found itself well-positioned to scoop up the homebound customers that needed to open bank accounts online. As millions of customers flocked to Chime, its partner, Stride, a century-old community bank that holds those accounts for Chime members, suddenly found itself scaling with a fintech unicorn.

We had the opportunity to speak with Mark, who shared with us more details about his career path, Stride Bank.

**How did your work with Wild Card Systems help prepare you for your current career?**

They were one of the first key processors that created solutions for big banks in the U.S., and I knew that I wanted to be in banking eventually, so that exposure was a great bridge for me to learn more about the industry from the banking side.

Stride is a platform enablement bank that provides partners with the ability to offer FDIC-insured bank accounts and access networks they wouldn't normally have.

**Tell us a bit more about Stride Bank.**

Stride is a platform enablement bank that provides partners with the ability to offer FDIC-insured bank accounts and access networks they wouldn't normally have. We are currently in the top 20 on Visa's global issuers platform, and we expect to break into the top 10, alongside JPMorgan Chase and other large banks. We are also a 110-year old community bank, so we have a firm foundation and long history of navigating the regulatory landscape. We know how to manage parties in accordance with guidance by our regulators so we can be around to serve customers for the next century.

**How has your role evolved and how has it contributed to the company's success?**

When I first started at Stride Bank, I wore many hats, including working in business development. Over our evolution, we started to hire strong compliance and operations people and I continue to guide our contract negotiations, business development activities, and relationships with key partners.

The period of explosive growth starting in 2020 established us as a major player in the space. During that time, we brought on big names and millions of accounts, which showed that our relationships with third parties were buttoned up and handled responsibly. Our transaction volume grew 50x, we went from settling \$6 billion, to \$25 billion, and in 2022, over \$35 billion, and our bank has tripled in size in just a few years' time. That level of growth has required us to quickly mature our technology, operations, accounting, and oversight, but our team has navigated those challenges beautifully.

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LI: Mark Sumby  
Stride Bank, N.A.



# CHRISTOPHER Goodman-Triolo

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We offer investors a host of down-side risk protection that traditional stocks, bonds, mutual funds, and now crypto and NFTs do not offer.

Christopher Goodman-Triolo keeps an old Wall Street adage in mind: “I’ll be gone, you’ll be gone.” The saying is a reflection of Wall Street’s short-term motives and incentives that led up to the 2008 financial collapse, when a tremendous amount of wealth, careers, and opportunities evaporated—and it was when Chris began his career in finance. The experience sparked a drive to help people create legacy assets that offer stability and a solid future for generations to come.

Chris got started in investment banking, covering M&A, wealth management, commercial real estate syndication, and investment sales for major firms like Merrill Lynch, Wells Fargo Advisors, Harvey & Company, and Kingsbarn Capital. At 23, his rookie year, Chris was recognized by Wells Fargo Advisors CEO Danny Ludeman for being first-in-class for assets under management, accounts opened, and fees generated. Today, at 35, Chris has completed over \$18 billion in wealth management, M&A, and commercial real estate transactions over his career—and, as the founder and CEO along with senior management of NLXE, continues to generate millions for investors via monthly rent distributions. In doing so, he’s garnered the attention of *StackSource*, *Bisnow’s This Week’s Dallas Fort Worth Deal Sheet* and *Commercial Real Estate News*.

With offices in San Diego, Las Vegas, and London, NLXE is a private equity group focusing on single tenant net lease structured investments, commercial real estate advisory, asset management, and data solutions. Their mission is simple: Create value through proprietary technology-driven systems and extensive industry relationships to access the single tenant net lease commercial real estate marketplace in real time. However, the manner by which Chris and his team execute it comes from a place of ingenuity and innovation. They’ve developed the leading single tenant net lease marketplace and digital marketing platform in the industry—Netleasefinder.com and Netleasedesk.com, respectively. These platforms track over 4,000 properties, over \$7 billion in inventory value, and have more than 50,000 industry relationships. The result: NLXE has completed over \$1B in real estate acquisitions, dispositions, value-add operational mandates, and capital advisory since their inception in 2018. And NLXE principals invest right alongside their investors, ensuring the best decisions are always made.

In Q4 2022, NLXE launched new structured investment programs to allow investors access to diversified portfolios that include a mix of Fortune 500 and national tenants—and they’re attracting growing interest from publicly traded REITs, investment firms, and ultra-high-net-worth investors from across the U.S.

Chris took a moment to share more about NLXE’s unique structure, how they’re helping investors build and sustain wealth, and what he enjoys most about his work to deliver for them.

**Tell us about your new structured investment programs, what they offer, and who can participate?**

Our leading online marketplace, Netleasefinder.com, offers investors the ability to participate with our principals as well as the ability to access a diversified portfolio of single tenant net lease assets that include a mix of Fortune 500 and national tenants. We target essential businesses in mission-critical locations on long-term leases, and acquire at competitive levels from our merchant-developer relationships. We’re already seeing superior risk-adjusted returns in the essential retail and health care emerging brands, which presents the best return profile for our investors. Our industry connections and experience allow us to partner with preferred developers so these emerging brands can grow their footprint nationally. This area is where we’re seeing heightened interest from ultra-high-net-worth investors and institutions.

**How did your background in real estate and investment banking culminate in NLXE and its specific focus on the single tenant net lease space?**

Working at Merrill Lynch during the financial crisis of 2008 made it clear that going forward, investors were shifting away from unpredictable, volatile return profiles and towards investment-grade, long-term principal protection and predictable income solutions. My background gave me the education

The NLXE logo consists of the letters "NLXE" in a bold, dark blue, sans-serif font. A small "TM" trademark symbol is located at the top right of the letter "E". The logo is positioned between two horizontal lines: a thin line above and a thicker line below.

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and resources to develop something suited to institutions and ultra-high net worth investors' needs while avoiding short-term conflicts of interest and outdated and expensive advisory processes.

**What are the benefits of investing in the single tenant net lease space rather than other types of properties, and how are you giving investors an edge?**

Appetite for these investments has grown over the decades due to low management requirements; long-term, predictable income, investment-grade tenants, the residual value from mission-critical trophy real estate, as well as the benefits offered from accelerated depreciation schedules. These are all qualities sophisticated investors seek if they're looking for quality, collateral, and shelter from market volatility.

**What do you enjoy most about your work?**

I always remember "IBG- YBG - I'll be gone, you'll be gone." The 2008 financial collapse destroyed so many careers, opportunities, and wealth for future generations. Current market conditions, bank collapses, inflation, war, and supply chain issues may suggest we are about to experience a repeat of events. It has never been more paramount to the investment community to seek uncorrelated, predictable, high-quality investments. I enjoy my work because we deliver investments that are legacy assets, fungible, and generate long-term predictable income. We offer investors a host of down-side risk protection that traditional stocks, bonds, mutual funds, and now crypto and NFTs do not offer.





# BLAIR THOMPSON

FOUNDER & CEO

Blair Thompson is an award-winning, certified wealth strategist who has seen all facets of the finance industry. He has amassed almost two decades of experience in wealth management, including roles such as SVP and National Planning leader in private banking, strategic advisor to USSOCOM, private capital advisor with the U.S. Navy, and a tenure with the DoD Innovation Council. It was during his time in the private bank space, serving solely ultra-high-net-worth clients, that set Blair on a mission to level the playing field. In 2019, he founded Sparta Wealth Partners, determined to bring the family office model to individual investors with average net worths less than \$100 million. He's delivering with a boutique model that defies the impersonal quagmire of industry behemoths, providing personalized strategies focused on a single goal—to serve the best interests of each and every client.

Sparta Wealth Partners is a unique advisory firm that brings sophisticated investment management, strategies, advanced products, and proprietary resources typically reserved for only the uber-wealthy to successful entrepreneurs, business owners, and families. "I saw a huge gap in the expertise and resources available to ultra-high-net-worth individuals and what Main Street investors had access to. I wanted to create a solution-driven, family office model for the many deserving, successful people who really need it," Blair explains.

With a special affinity for small- to medium-sized business owners, Sparta Wealth Partners offers a truly holistic, personalized approach and unique access to an array of resources ranging from advanced investment funds to sophisticated hedging strategies, retirement planning to liquidity management. And should a client's goals or situation change, Blair and his team work with them to modify the strategy to suit their needs—and dreams. "Many large banks and institutions are serving thousands of people simultaneously, using the same model, regardless of the client's size or unique profile. Without this customization, they're missing out on tremendous opportunities to help their investors flourish," Blair says. "We focus on agile strategies and a customized approach, and adapt quickly so that we can help our clients thrive."

*Blair has been recognized as a Top 100 Advisor in the USA and an RIA Advisor to Watch Under \$1 Billion. He's also a Million Dollar Round Table Qualifier, Wealth Advisor of the Year winner, perennial Leader's and Chairman's Club qualifier, and a vetted member of the US DoD Trusted Capital Marketplace.*



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# Tannis Rowe

Tannis Rowe grew up watching her father, a successful Vancouver-based financial planner. She began working in the family business while still in high school, learning about finance, markets, and client engagement. Despite this early exposure, she was initially reluctant to follow in her father's footsteps. She shared, "I wanted to make a difference with my work. When I went to my father with this, he responded, 'What do you think I do?' Immediately my perspective shifted. I realized that financial planning is about making a profound difference in people's lives."

With her interests and values aligned, Tannis pursued a degree from Simon Fraser University, followed by an education in finance, obtaining designations as a Certified Financial Planner (CFP) in 2008 and Chartered Life Underwriter (CLU) in 2009. Today, she is the president and founder of Rowe Wealth Management, Inc., which partners with her father Gaire MacLean as a joint venture, MacLean Rowe Financial. Rowe Wealth Management offers boutique planning solutions, specializing in investment wealth management and preservation. She shared, "Each of my clients is unique, with their own goals, values, and circumstances. That's why I create bespoke investment plans that are tailored to their specific needs. It's not a one-size-fits-all approach. It's about finding the right solution for each individual."



“Each of my clients is unique, with their own goals, values, and circumstances. That's why I create bespoke investment plans that are tailored to their specific needs. It's not a one-size-fits-all approach. It's about finding the right solution for each individual.”



[www.macleанrowefinancial.com](http://www.macleанrowefinancial.com)

If you asked Tannis to describe the keystone of her approach to financial planning, she would say "trust." She understands the significance of building relationships, and she attributes Rowe Wealth Management's 10% annual growth rate to the strong relationships she has with her clients. Tannis emphasized, "Trust is everything. It's the foundation of any successful relationship, and that's especially true in financial planning." Tannis empowers her clients to make informed decisions that will benefit them in the long run. She added, "It's important that my clients understand what's happening with their money and their investments. That's why I take the time to explain things in a way that's accessible and easy to understand." Tannis' motto is "chart your course" and she helps her clients do just that every day.

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# JOHN Steele

While over a decade of wealth management experience means John Steele knows the ins and outs of finance, it's his caring, personalized attention to each client that helps them achieve not only their financial goals, but also peace of mind. As senior vice president, financial advisor, and director of investments at Wealth Enhancement Group (WEG), John specializes in advanced investment strategies and tax minimization for high- and ultra-high-net-worth clients, incorporating behavioral finance insights into his comprehensive planning approach.

In 2020, John joined the Atlanta office of WEG, a top-ranked RIA with over \$60 billion in assets under management, where he also sits on the firm's Investment Committee. Through his previous roles of director of investments at JOYN Advisors and wealth portfolio manager for BB&T, he knows how to build highly customized, tax-efficient portfolios. As a CFA® charterholder and

John's ultimate goal is, "to help clients stress less about their financial future while spending more time focused on the people and pursuits that bring them joy."



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CFP® professional, he has the expertise to transform industry knowledge into meaningful outcomes. "I have a dual mandate both to protect *and* grow my clients' wealth," he explains. "I thoroughly enjoy solving complex challenges across investments, financial planning, tax reduction, risk management, and estate planning." It's this mentality that earned him the *Five Star Wealth Manager Award* in 2022.

John also leverages his insight into behavioral finance to account for the human side of wealth management, not just the hard numbers. John takes the time to truly understand each client's life priorities, using those as his north star for every recommendation. He creates proactive game plans for market volatility only after factoring in all facets of a client's risk tolerance. John empathizes with how stressful financial decisions can be, which is why his ultimate goal is, "to help clients stress less about their financial future while spending more time focused on the people and pursuits that bring them joy."

# JOE Braier

An entrepreneur his entire professional life, Joe Braier is a mergers & acquisitions advisor, licensed in Wisconsin and Illinois, and is certified in business valuation. In 2008, he joined Lake Country Advisors, which is considered one of the top-performing M&A firms in Midwest for the lower-middle market. As the president of Lake Country Advisors, Joe works with business owners and customizes an exit strategy plan to accomplish his client's overall goals and objectives. Joe applies strategy, economic outlook, and situational analysis to help business owners make informed decisions about selling their companies and maximizing their value.

Mentored by Tim Bullard, who founded their M&A firm in 2007, Joe focuses primarily on the manufacturing, distribution, medical, and construction industries. He and his team specialize in businesses that have total revenues of \$1-\$50 million, which sets them apart from main-street business brokers who typically sell smaller businesses, and investment bankers, who usually sell firms with revenue of \$50 million and above.



Joe applies strategy, economic outlook, and situational analysis to help business owners make informed decisions about selling their companies and maximizing their value.



Joe works closely with his client's advisors to ensure everyone is on the same page to properly navigate the choppy waters of the M&A process. "Most owners care deeply about their businesses and want to ensure their employees are cared for. Therefore, finding the right buyer is a big part of a successful transaction. However, to find a potential buyer and protect the company, we bring our clients business to the open market confidentially, which takes experience and expertise to do it the right way," he says.

To craft a customized exit strategy plan, Joe's team collects financials and reviews various business value drivers of the seller's company. They thoroughly analyze the business and provide clients with everything they need to decide if now is the right time to sell the company. If they decide to move forward with selling, Joe takes the business to the open market confidentially, finds and vets a buyer to acquire and continue the business. "It costs nothing for a business owner to reach out to us. We like to earn the relationship, and we're always happy to help," he says. "You get one shot to sell your business and to sell it the right way, so you've got to be comfortable with who's in your corner representing you."





# PHILIP SMITH

PRINCIPAL, ENDURANCE PARTNERS

"Someone is sitting in the shade today because someone planted a tree a long time ago."

When partnering with management teams of his firm's portfolio investments, Philip Smith thinks in the long term, drawing on a favorite Warren Buffett quote: "Someone is sitting in the shade today because someone planted a tree a long time ago." As part of the team at middle-market focused Endurance Partners, Philip gets to plant that tree, designing growth and financial strategies for companies that reach much farther into the future than the average PE firm provides. Endurance, as their name suggests, works with companies for the long haul. They hold their portfolio investments, which include business services and industrial companies, for 10 or more years, which is uncommon in the industry.

Philip has been with Endurance since its beginning six years ago as one of only a handful of firms in the nation with institutional capital holding for spans of 10-plus years. "If you're a three to five-year buyer, there's only so much growth you can implement during that time," Philip explains. "There are benefits to holding for longer. We are afforded the ability to be patient and reinvest back into businesses, which makes us less reliant on financial engineering to drive value. As a result, we are completely aligned with the management team, who we always invite to reinvest alongside us, to enhance growth at the underlying business, not just the capital structure." Thanks to the world class operating talent at Endurance Partners, who take active roles on the board of directors, Endurance's strategies are extremely effective at the portfolio level. Alongside that talent is the dedication to taking a measured, patient, and partnership-based approach to investing. Philip and his team are happy to wait for the exactly right company to come along so that they can make the right investments with the right people and commit to following through on transformational and growth accelerating investment opportunities that create substantial value.

Wearing many hats and finding creative solutions is the perfect role for Philip, as is Endurance's dedication to operational excellence. From the initial research to completing the transactions, from the operational strategies to the partnerships that broaden his perspective, Philip appreciates it all. "I love learning about businesses and seeing great operators at work, which makes Endurance a unique fit for my skill set and interests," he says. "I am fortunate to be able to work with the world-renowned talent that exists at Endurance Partners, and seeing the results that this experience brings to bear in our partnerships."

*Philip is a graduate of Connecticut College and CFA charter holder.*

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# Dr. Abou Dieng

FOUNDER & CEO, GLOBAL GREEN INTERNATIONAL HOLDINGS

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## Paving the Way for Food Sovereignty in Africa

Dr. Abou Dieng has made it his life's mission to revolutionize agriculture and energy production in Africa. As the founder and CEO of Global Green International Holdings, he has spent over two decades bringing his vision to life. Recently, he expanded his business to Dubai with the establishment of a new investment company to fund his most ambitious project to date: Green Revolution.

Green Revolution is a project ten years in the making, backed by extensive research led by top African scientists like the late Professor Mousa Seck. Its goal is to eradicate hunger from Africa by 2030, achieve complete food sovereignty for every African nation, and ultimately turn Africa into a continent that feeds the world. This vision is not just a dream, but a plan backed by concrete steps.

The first step is to designate five major agricultural corridors across the continent, with the goal of doubling the annual production of food. The second step is to establish 300 new factories per country to process surplus food and export it to other countries. But to power these facilities, Dr. Abou has teamed up with World Energy to launch universal access to affordable electricity through cutting-edge technologies in Waste-to-Energy and a no-fuel self-generating power generator. This partnership will also address the waste management crisis in Africa by using waste as a resource for fuel and construction materials.

In addition, Green Revolution is introducing a fungus-based natural fertilizer to replace chemical fertilizers and facilitate more output in organic



agriculture. The team is also working with 30 countries to empower governments with a new 2030 Vision for the future, supported by carbon credits for environmental improvements and underground assets financing. By leveraging natural resources as collateral, they aim to raise funds for public projects and minimize debt.

As recipient of the *Panafrican Humanitarian Award* and the *World Economy Top Business Award*, Dr. Abou's vision for an economic developed Africa is driven by a deep belief that true development will come from within. As he puts it, "the true development of Africa will come from sons and daughters of Africa who are not afraid to dream of a better continent." His team is working tirelessly to turn that dream into reality.

Partner



# CHRIS Cunningham

“Our work is important, and we take it seriously because what we do directly impacts people’s retirement.”

my clients’ specific goals and how to navigate the current environment,” he explains. It’s also helped him identify and underwrite offerings that led to \$2.2 billion in Townsend’s client commitments over the last three years. Led by the motto “leave it better than you found it,” he’s helped numerous clients achieve improvements in their portfolios, and also mentored junior employees at the firm in professional growth.

“I believe Townsend is the best in the business, and we all work to maintain the legacy, reputation, and success that began in 1983. I’m fortunate to work with some of the most talented individuals – consultants, limited partners, brokers, and fund managers - across the industry,” Chris says. “We seek to act as a safeguard for these pensions and their participants’ retirement benefits. Success is measurable and it’s extremely satisfying to see the strategy and execution come together to benefit others.”

*Chris is a CAIA charter holder and previously completed the Aon-sponsored Harvard Business School “Advance” leadership program.*



Chris Cunningham brings nearly 20 years of investment experience to his role as partner with The Townsend Group, a wholly owned subsidiary of Aon that, as of March 31, 2022, provided advisory services to institutional clients with real asset allocations exceeding \$140.0 billion. Chris joined the firm in 2012, after working as a consultant for Hewitt EnnisKnupp. Today, he manages half a dozen institutional client portfolios totaling over \$15.0 billion in real estate and real assets, underwriting private commingled real estate funds globally, managing the firm’s timber and agriculture research, as well as real estate research in Latin America. “Our clients’ portfolios vary in size and composition. They each have different needs, goals, and risk tolerances that drive their specific reasons for investing in the asset class,” Chris says. Whether for diversification, inflation hedging, cash flow, enhancement of returns, capital preservation, or other reasons, Chris and the team work together to design custom strategies and bespoke portfolios to fit each client’s unique needs. “Our work is important, and we take it seriously because what we do directly impacts people’s retirement,” he shares.

Merging portfolio management and research is a less common approach for many in Chris’s role. “This combined perspective makes me be a better consultant. I feel better informed of both

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# Dr. Simon Levy

Vice President, The Ideasia Fund



I want to create welfare and development opportunities, and  
I love navigating new challenges.

To say Dr. Simon Levy has been a driven individual his entire life would be an understatement. At just 12, he started his own trading company, importing tech goods from China to his native Mexico, teaching himself Chinese at the same time and supervising quality and processes. By the time he was 17 and pursuing a law degree at the National University of Mexico and serving as a USAID intern, his company had earned its first \$3 million. He studied Chinese law at Renmin University and in 2003, opened Latin Asia Development Group, connecting the Chinese and Latin American markets with divisions in food and beverage, tourism, and importing and exporting. It made \$1 million in just six months. In 2010, he sold that company, which had grown to 300 employees strong and multiple locations in China, Mexico, Guatemala, and Colombia, in an M&A with China Development Bank and China Boda International Holdings Group. From 2012 to 2018, he served as Mexico City's Investment and Development Agency CEO, and in 2018, became national undersecretary of tourism in Mexico before relocating to California with his family in 2019.

Today, Simon is vice president of The Ideasia Fund, a leading Asian investment fund specializing in tourism infrastructure and high-tech ventures in China, Mexico, Israel, and the U.S., handling some

of China's most important investments in these countries. He's raised top amounts in Mexico and the U.S. for public and private engineering projects and blockchain, and nurtures connections between Chinese and Western companies. He also teaches, sharing his expertise with the next generation of global entrepreneurs. In 2021, he wrote his latest book, *The Microglobal Age*, detailing his journey to success. His prior book, 2017's *Growth Without Debt*, won *Best Economy Book* from the Mexican Academy of Geography and Economics.

For Simon, the ever-changing geopolitical and economic landscape is an inspiration. "I want to create welfare and development opportunities, and I love navigating new challenges," he says. "I love doing innovation."

*Dr. Simon Levy holds an MBA, a master's in international management, a PhD in law, and a post-PhD in data science and AI from UC Berkeley, as well as a post-PhD from Kennedy School of Harvard and Yale in economics and public policy.*



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# Dustin Graham



The renaissance man of finance. Dustin's career began in college 20 years ago with his mentor, Mike Rosenfeld, teaching him how to work with and treat financial clients. His words of wisdom were, "You will be most valuable to people when you are well-rounded."

Dustin graduated with a degree in finance from Texas A&M – Corpus Christi in 2006 and went right to work on becoming well-rounded. He started as a personal banker for Chase Bank, then a financial advisor for Merrill Lynch in 2008 – the most challenging time for a new advisor. "I learned through the Great Recessions that the discipline to represent customers' best interests matters more than the company you work for."

“ There's nothing better than when you help someone realize a dream of owning a home for the first time. Second to that is helping people become real estate investors for a well-rounded financial plan and future.

For the last 15 years, Dustin has acquired experience in all facets of finance to help his customers better. During his career with clients, he has opened new bank accounts, designed full-scale retirement plans, and offered life insurance, annuities, Medicare, and estate planning. He's also helped his clients with financing cars and homes – with a strong affinity for non-QM loans – a complex, ever-changing type of loan. Dustin's ability to relate to clients on various topics makes him one of the most valuable financial professionals. "A jack of all trades - master of none - is often better than a master of one."

Today, Dustin is a principal of True Rate Mortgage Group, empowered by Nexa Mortgage, the country's largest mortgage brokerage company. He believes transparency and financial education are crucial for customers to make solid decisions. He enjoys working on the tough cases – business owners, investors, and first-time homebuyers. "There's nothing better than when you help someone realize a dream of owning a home for the first time. Second to that is helping people become real estate investors for a well-rounded financial plan and future."

Dustin also teaches weekly workshops to seniors on the principles and importance of estate planning throughout Arizona. He lives in Phoenix, Arizona, with his two amazing daughters, Neve and Chandler.

**TRUE RATE**   
MORTGAGE GROUP  
empowered by NEXA Mortgage



# Peter A. Brown

For over his 20 years in financial services, Peter Brown has been doing what he loves most: building relationships with people. Whether he is working with clients or volunteering in his community, he understands and values the personal connections we all make, each day. And it is that focus on relationships that Peter brings with him as senior managing director, divisional president at BMO Wealth Management.

BMO has been in business for over two hundred years, providing treasury management, banking and lending services, investment management, wealth planning, and trust and estate services. Headquartered in Toronto, with the U.S. headquarters in Chicago, it's one of the top ten commercial lenders in North America. In his role, Peter leads the wealth management division's trailblazing vertical channel specific to RIAs. He is charged with growing the business, managing their existing RIA relationships, and building new relationships by providing banking and lending solutions to independent RIA firms throughout the country.



## Senior Managing Director, Divisional President (RIA)

In his role, Peter leads the wealth management division's trailblazing vertical channel specific to RIAs.

This focus on building relationships is precisely what differentiates BMO Wealth Management from their competitors. They take a holistic approach, getting to know and understand the client and their unique needs before applying the appropriate product or service. They partner with RIAs, providing deposit/treasury solutions, liquid-secured lines of credit, residential mortgages, commercial real estate, and partner financing. Additionally, they have specialty groups for clients in the nonprofit sector and in the medical field. Essentially, they are a one-stop shop for RIAs and their clients, and their goal is to partner with the RIAs to nurture and strengthen the relationship with their respective clients. They understand that when someone requests their services, it is because they are choosing to do so, and they work hard to build rapport and maintain trust, because, ultimately, Peter and the others at BMO Wealth Management value the relationships they have with their clients above all else. They genuinely care about the person, not the transaction, and so it is only fitting that they say, "You've built your success through years of hard work. With that comes the complexities of balancing family, your business, and planning for the future. We can help."







# Jamie Dutton

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Jamie Dutton has built an entire career on the four foundational pillars he learned from his father: integrity, knowledge, vision, and results. “Always do what’s in the best interest of the client and develop the highest level of knowledge,” he explains. “Have the vision to position clients as a leader in their industry. Through these things, you will deliver results, but never at the expense of integrity.” As a former owner of an insurance brokerage in Kansas City, Jamie’s father, Ron Dutton, practiced what he preached. In October of 2013, he sold his company, RJ Dutton, Inc., to Gallagher, and the following year, Jamie joined the firm. Founded in 1927, Gallagher started as a single office in Chicago and has since grown to a publicly traded organization with over \$6 billion in adjusted revenues, 950 offices in 56 countries, and more than 32,000 team members. The company’s business units and subsidiaries provide a full spectrum of specifically tailored risk management products and solutions. Named to Ethisphere’s list of the *World’s Most Ethical Companies* every year for the last decade, Gallagher is the only insurance brokerage firm to hold this distinction.

As area vice president, health and welfare practice, Jamie advises mid- to large employers in the design, implementation, and management of cost-effective benefit programs. “Our goal is to help clients succeed through benefit programs

structured to reduce costs, improve workforce productivity, mitigate risk, and attract, retain and develop top talent,” he says. With every strategy, solution, and interaction, Jamie is driven to do right by those he serves. The President’s Club qualifier also works to deliver measurable results in the form of improved financial arrangements and plan design. Prior to joining Gallagher, Jamie spent four years as senior sales executive with Assurant Employee Benefits, which was acquired by Sun Life Financial. His favorite quote, “Companies don’t succeed, people do,” is manifest in his team’s philosophy. “Companies succeed by creating a culture that attracts, retains, and develops the best people, and at Gallagher, we’re doing just that,” he says.

*Jamie holds a bachelor’s degree in finance with a focus in insurance from the University of Arkansas. He also serves as a steering committee member for the Employee Benefits Institute of Greater Kansas City.*



**Gallagher**

Insurance | Risk Management | Consulting

# Chad Van Dyk

## Vice President

Chad Van Dyk is one of the few millennials that's dedicated their entire career to working in the same field, yet alone for the same firm. It all started with an internship as a ring reporter on the *New York Mercantile* between his sophomore and junior year of college. "The experience was incredible and gave me the opportunity to see open outcry trading before everything went online," he states. "Ultimately, it led me to where I am today." Before the conclusion of his senior year in college, Chad was offered a career opportunity at PIMCO. With 23 global offices, the company is a \$1.8 trillion asset manager, as of June 2022, with over 50 years of history founded on actively managed fixed income investing. Focused on giving back to the community through purpose-driven initiatives, the company embraces and enhances diversity and inclusion efforts. Chad started out working for PIMCO as an intern before becoming a full-time employee in 2008, the same year he graduated from college. "I was never the smartest guy in the room, but I've always had a strong work ethic," he states. "I'm fortunate PIMCO believed in me, and also for advancement opportunities I've been rewarded with during my 14-plus year career."

Today, in his role as vice president, Chad is responsible for distributing and servicing investment strategies to financial advisors in Missouri and Central/Southern Illinois. He also shares PIMCO's global market, economic, and investment implication views as well as investment-specific details to existing and prospective clients. Specializing in assisting financial advisors with portfolio construction and analysis considerations, Chad provides ongoing resources and thorough leadership insights in order to help others adapt and visualize the path forward. Over the course of his career, Chad



has served thousands of financial advisor clients, providing not only his expertise, but the diverse and unique perspectives from PIMCO, third-party resources, and other successful wealth management and financial advisor teams. "What I enjoy most is the people I get to work with here, and the connections I've made along the way, with both clients and colleagues," he states.

*Chad obtained his CIMA® Certification from the Wharton School of the University of Pennsylvania. He also holds a BBA from James Madison University.*



# Leon D. Lopez

LMSW, MBA



Leon D. Lopez is the CEO and co-founder of Lion Wolf Solutions and Onyx Analytics, two behavioral healthcare companies based in Santa Fe, New Mexico. Leon has been a leader in finance for the last two decades, spending the last ten years focusing primarily on the behavioral health industry.

Leon began his journey in finance as a financial advisor, working with individuals and businesses, primarily focusing on investments and insurance needs. It was here that Leon learned what he calls the art of finance. "In college, I learned the science of finance, focusing on the *what is* of any financial situation. As a financial advisor, I was able to focus on the *what can be* of any financial situation—the art of finance. My passion is in combining the science and art of finance to improve any financial situation," Leon states.

This same philosophy has translated well to behavioral health care. Leon holds master's degrees in both social work and business administration and is a licensed psychotherapist. For nearly a decade, Leon held chief financial officer positions in a range of behavioral health settings, from governmental agencies to small nonprofits and large publicly traded corporations. This rather unique ability to understand the needs of the behavioral healthcare industry, both from the clinical perspective, as a licensed therapist, and the financial perspective, as a CFO, led Leon to co-found two businesses focused on behavioral health, Lion Wolf Solutions and Onyx Analytics.

Lion Wolf Solutions provides evidence-based treatment to those suffering from substance use disorders and mental health

issues via a secure telehealth platform. "By utilizing technology, we can reach clients anywhere in the state. People in need no longer have to drive several hours just to see a therapist," Leon adds. Onyx Analytics focuses on helping behavioral health organizations achieve the financial success and stabilization needed to allow them to continue their mission of meeting the behavioral health needs of their communities. "There are so many amazing organizations providing lifesaving services to countless members of our community. Our mission is to help these organizations optimize their financial position so that they can focus on helping people in need of their services," Leon shares.

“

My passion is in combining the science and art of finance to improve any financial situation.

Through in-depth analysis, customized financial training, and on-demand fractional CFO services, Onyx works with providers to stabilize, maintain, and expand their financial well-being and knowledge.

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Joey Jones has been a business owner for nearly all of his 30-year career in finance. In 1992, he founded his first company, a registered investment advisory business, helping small- and medium-sized companies with 401(k)s, insurance plans, etc., and with C-level clients, before exiting that business in 2008 to start a consulting firm just before the crash. He returned to finance in 2018 with CurveBlock, which he founded with a partner who shared his vision to help “regular” people reap financial rewards through means not always available to them. CurveBlock has a group company that is regulated under the FCA in the UK—and they’re on a mission to level the playing field for retail investors to participate and benefit in the real estate investing world. “We both came from middle-class backgrounds, and we were determined to help others like us,” Joey says. “CurveBlock aims to be the first company to bring in the shared economy to invest in real estate development by allowing retail investors, an area traditionally limited to high-net-worth individuals.”

Joey has a passion for CurveBlock’s mission to bring financial inclusion to the masses by working with the UK government to change regulations to allow regular people to invest in real estate development as an asset class. “At our present stage, I run a per se professional investor fund investing in carbon

zero, energy positive residential developments that our sister company, CurveBlock Holdings, develops,” he explains. CurveBlock’s portfolio is 175M pounds in gross development value at present—and it is breaking the mold, giving 50% of their own profit back to investors.

“ CurveBlock aims to be the first company to bring in the shared economy to invest in real estate development by allowing retail investors, an area traditionally limited to high-net-worth individuals.

“My focus is to help everyday people understand the financial markets to the point they can make educated decisions and invest in a way that provides a financially secure future for themselves and their families. This is my personal goal as well as that of CurveBlock,” Joey shares. “We have one life, so let’s do something to make a difference.”

*Joey holds degrees in business management with minors in economics and business writing. He was recently recognized in the Who’s Who Top Executives and acknowledged in the Who’s Who of Rising Young Americans earlier in his career.*

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# Chief Operating Officer **Ning DUONG**



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As COO of Credit Union West, Ning supports the company in their focus to help individuals and families reach their financial goals.

Ning Duong has always been a little bit rebellious. “I grew up in a traditional Hmong home where girls were raised to be good cooks and housewives in preparation for their future husbands and family,” she shares. But over the years, Ning found herself coming back to one question: *why?* The daughter of a Vietnam War veteran, she grew up poor, and was motivated and inspired to become more. Ning found the courage to break the mold and chase after her dreams. “It was growing up and going to the bank with my parents, seeing the bankers in suits and heels that just took my breath away,” she shares. “At the time, I didn’t know what a banker was and just simply admired them as business men and women.” Now, it’s all come back around full circle. As COO of Credit Union West, Ning supports the company in their focus to help individuals and families reach their financial goals.

With the mission to inspire members, employees, and communities to achieve their financial goals and enhance their quality of life, the Arizona-based firm provides products and services for a growing membership of over 85,000. Their offerings include checking accounts, credit cards, personal and auto loans, mortgages, and business deposit products, among others. As COO, Ning has leadership oversight of branch locations, business services, contact center, marketing and communications, and operations support. She also helps create and implement programs that give back to the communities they serve. Named to the 2022 list of *Top 50 Women Leaders of Arizona* by *Women We Admire*, Ning remains steadfast in her dedication to helping the community and touching youths in her former shoes. “I fell in love with the credit union movement because of their philosophy that’s centered around people helping people,” she states. With the personal motto “The dream can always be bigger,” Ning continues to inform and inspire the next generation of emerging talent.

*Ning holds a bachelor of science in organizational leadership from Colorado State University, a Diversity & Inclusion Certificate from Cornell University, and a CUDE designation from the National Credit Union Foundation. She’s also in pursuit of a master’s in human resources and employment law from Arizona State University.*

# Richard GROFSICK

CERTIFIED FINANCIAL PLANNER

With the goal of providing everyone with the ability to plan financially, the Grofsick team has made the endeavor a full-blown family affair. Comprised of brothers Richard and Mike Grofsick, along with their father, Michael, the group at Corebridge Financial runs like a family practice with an incredibly hands-on style of financial advisement. Their tailored approach is not only strategic, but client-specific and focused on helping clients transition from their working years into a successful retirement. In the last few years alone, they've helped thousands of people obtain a better understanding of their finances. With over 4,000 clients across New York and New Jersey and roughly \$400 million in assets under management, the team remains steadfast in their dedication to helping others with asset income strategies. Together, their unique approach to financial advisement has resulted in tremendous success, with 30% annual growth of their assets under management, which reflects the trust of those they serve. "We do interactive financial planning for our clients, and during our thorough meeting style, we can run through various income and retirement scenarios with unique numbers and outcomes," Richard explains. "There's really not a scenario we can't cover."

As a senior partner, Richard is focused on investment planning, having prepared the most financial plans on the East Coast companywide. His first year in the field, he received the *Top Enroller Award* for bringing in the most clients in one year. He was later named the *AIG Leader of the*



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The group at  
Corebridge  
Financial runs  
like a family  
practice with  
an incredibly  
hands-on style  
of financial  
advisement.

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*Pack* in 2021 on the heels of earning the *Rookie of the Year* accolade just two years prior. For Richard, the decision to team up with his father was nearly a decade in the making. "When I was in high school, my father lost his partner to another job," he shares. "It was at that time that he decided not to take on another partner until I graduated from college." He later graduated from the University of Tampa with 3 FCC licenses and was selected by the chancellor of the business school as their recipient of the *Outstanding Graduate Award*. At just 25 years old, he became a Certified Financial Planner—one of the youngest in the country at the time. From there, he hit the ground running and hasn't looked back since.



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When she was four years old, **Enada Pashaj-Hado** immigrated with her parents to America from Albania. Although as a child she spoke no English and faced many obstacles, she persevered. Today, she has a highly successful career in finance and is VP, Asset Management at SitusAMC, where she manages assets across a broad range of complementary credit strategies, including private/opportunistic debt, structured credit, and commercial real estate. To date, she has held \$12.2 Billion AUM (assets under management) and specializes in the oversight of multifamily equity assets across multiple funds, which include operational, financial, acquisition, and disposition responsibilities.

As a passionately driven CRE professional, Enada prides herself on her excellent communication skills, and her ability to provide strategic support for executive decisions. In a previous position where she worked as the sole asset manager for a high-profile real estate mogul, she was able to add \$9 million dollars of value to a multifamily portfolio in just three months, while concurrently increasing effective rents across the states of Florida and Texas by 33%, collectively.

Now, recently married, she is an active real estate investor and enjoys knowing what she does impacts people, developments, and CRE performance. "I like being a driver of change," she said, "I have a strong desire to succeed and overachieve."

*Alongside her impressive experience and yearning to excel, Enada is a licensed Chartered Portfolio Manager, issued by GAFM. She is also certified in portfolio and risk management, construction project management, and data science by IBM.*



As the co-founder of MuffinPay, **Karamjit Chana** is on a mission to show the world the "Sweetness of Crypto." And she has the expertise to make it happen. She's been in software development for 14 years, and since 2014, has worked in the fintech space building digital wallets for people in emerging nations that allow them to quickly access their funds. She's also held roles in CN, ABB, RDC, Ansys, Inc., the government of Alberta, and major banks and fintech companies. "Many people still don't have access to banking and financial services. We want to solve this with our utility token, MuffinCoin," she says.

Founded in 2018 in Mississauga, Ontario, MuffinPay is introducing their MuffinCoin as the world's first bill payment and utility token. "We've witnessed the purposeless token with no value," Karamjit says. "We wanted to build an actual crypto token with a purpose, where global financial inclusion and crypto adoption could happen." MuffinCoin will allow people to pay utility bills, school fees, and other payments seamlessly from their preferred messenger app, while earning free crypto. Currently, Karamjit and her team are managing country-specific wallets for B2B clients, but with the launch of MuffinCoin, they'll break into the global market with a projected \$1 billion in transactions per month. Karamjit is also the head of operations at

Exioms Canada and COO of ThinkChain, and has been a founder and investor in ventures in India, North America, and the Middle East.



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Living in multiple countries and working in numerous industries has given **Juan Atuesta** a unique perspective and broad view that he brings to his work in finance and venture capital. With an MBA from Babson College's FW Olin Graduate School of Business, a school that has consistently ranked #1 in entrepreneurship, he excels in working with entrepreneurs and investing in startups. His involvement in the multiple stages of a company's lifecycle gives him insight into what it takes to be successful and how not to fail.

Juan has two important roles: working as an interim CFO at different companies, helping them to set up their finance functions and put optimization in place, and functioning as a VC investor. "Right now, I am very proud of being able to leverage my experience into building a fund to deploy venture capital," he says. "I love getting involved with early-stage VCs because you're investing in ideas and have the opportunity to be creative." Juan recently started working with a colleague to set up a larger VC-focused vehicle for startups in the United States. They're expecting to raise \$25 - 75 million in capital that they will deploy, and are in talks with a large European financial institution to back them. As the momentum continues to build, so, too, is the interest from others. "I want to invest in early-stage capital in the U.S. and am looking to partner with an important financial group to launch this fund in early 2023," he says.

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Led by the motto, "My success can only follow the success of my clients," **Jeremiah Cargle** approaches banking a little differently than most. With 20 years of sales experience and a previous tenure at a large bank, he joined Civista Bank as vice president in 2021 with the objective to help others to succeed. He does this by drawing on his sales experience to see obstacles—and the tools he can use to overcome them—from a different perspective. In his role as private banker, serves his clients grounded in his concierge practice of "bringing the bank to them," which aligns well with Civista's boutique nature.

Headquartered in Sandusky, Ohio, Civista Bank is a "working person's private bank" committed to helping customers and communities address financial needs and goals, with speed being their biggest asset. Jeremiah serves high-net-worth blue- and white-collar individuals in Ohio, Indiana, and Kentucky. He works hand-in-hand with his clients, personally meeting with them in the workplace—whether a manufacturing floor or a parking lot—learning about their hopes and dreams, and helping them curate a plan to achieve their financial goals and gain success in their lives, however they define it. Truly, the opportunity to give back is what drives him the most, and that includes participating in Civista's financial education classes for area schools. "Dayton and the suburbs are where I grew up, so being able to help build Gem City back to where it once was is absolutely one of the best parts of my job," Jeremiah shares.



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Going from a master's program in journalism at Columbia University straight into institutional investment might seem like an unexpected turn, but for **Elana Margulies Snyderman**, it makes perfect sense—and it set the stage for a career that seamlessly combines deep financial acumen with journalistic integrity and curiosity. Her first role at *Institutional Investor* taught her the ins and outs of the alternative investment industry, which piqued her interest in emerging trends in the financial world, all while building a robust network via events and conferences. Later at *Hedge Fund Manager Week* magazine, she emerged as a thought leader, and further honed her skills as a panel moderator while also developing a particular interest in alternative investments.

In November 2014, Elana joined EisnerAmper, a large accounting firm providing audits, consulting, and business advisory. As director she heads their thought leadership globally, sourcing, creating, and overseeing production of the firm's newsletters and blogs as well as moderating alternative investment industry conference panels. She coordinates with colleagues and industry leaders to create articles covering everything from financial services to alternative investment trends that resonate across the industry. Her weekly blog, *Trends Watch*, interviews with alternative investment professionals. "It gives me the opportunity to showcase their talents, as well as some really unique investment philosophies," Elana says. During the pandemic, Elana expanded her media presence by launching two podcasts, *Engaging Alternatives* and *Private Equity Dealbook*, and her experience has also allowed her to help others with their own podcast strategies.

Elana loves learning about the myriad perspectives of those in the field, particularly those who have been underrepresented, and sharing them with the world. She's passionate about diversity, equity, and inclusion, and is especially excited to work with companies dedicated to upholding these values. When she's not interviewing the thinkers and creators of the financial world and crafting thought-provoking articles, Elana volunteers her time giving back to the community as co-founder of Phyt Cares, a tax-exempt nonprofit which educates youth and communities via fitness in New York City and Puerto Rico.

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Connecting money with purpose is a key motivator for Certified Financial Planner® **Ben Offit**. "Many people save but don't utilize it to enrich their lives," he states. "At the end of the day, we want to help clients enjoy their lives and make a positive impact." Named to *Fortune* magazine's list of *Top Wealth Managers Under 40*, Ben has been a *5 Star Wealth Manager* since 2017. He's also been recognized as one of *Baltimore* magazine's *Leaders in Finance*. As Principal of Offit Advisors, Ben works with clients on financial planning, investment management, tax planning, and insurance planning. "We have an expansive network and are always looking for ways to build bridges and enhance opportunities for our clients and partners," he shares.

For business owners and entrepreneurs, as well as retirees and young professionals alike, Offit Advisors takes a proactive approach with their proACTION Planning Process™. Their ability to think outside the box and continually deliver new ways to create better outcomes for their clients serves to differentiate Ben and his team from the pack—as does his bigger goal. "I've always felt that my mission in life has been to make the world a better place," he states. "Our platform has the ability to make a generational impact for years to come, and what we do has a ripple effect on people, businesses, and communities."

*Ben served as chairman of FPA in Maryland and is a founding member of the TERP Entrepreneur Network.*



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Helping individuals get the most out of their company-sponsored equity plan is one of the primary services offered by LRVS Advisory Group. Where most wealth managers focus on assets and the rate of return, the multifaceted company takes it a step further. “We essentially serve as the family CFO, helping clients manage all the financial decisions in their life,” Financial Advisor and Founding Partner **Tucker Roeder** explains. Founded in 2020, LRVS Advisory Group is an independent financial planning and wealth management firm located in Hingham, Massachusetts, with a particular focus on helping clients manage their company equity plans and investment assets towards their financial objectives. They work with employees of biotech companies and those in the pharmaceutical industry, providing traditional financial advisement and helping clients with their career landscape.

“We help people understand what they’d leave behind at a former company, and also understand the compensation plan for the new company they’re considering,” Tucker explains. “Our accomplishments are measured by the success of our clients, so if they’re able to feel more confident and secure in their financial future, then we’ve done our job.” Prior to launching



LRVS Advisory Group, Tucker spent five years as a district manager at McAdam Financial, where he trained over 50 financial advisors. “What I enjoy most is forming relationships with clients and being incorporated into their lives,” he says. “I know that every situation is unique, and I like being able to help solve the different challenges and complexities each faces.”

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When it comes to personal finance, **Tia Danair Moore** “gets it.” She understands that access to information can be the defining factor in a person’s ability to overcome financial obstacles. And it is this conviction that drives her to reach out and teach everything she can about financial literacy to anyone who wants to learn.

By day, Tia is a fiduciary who provides wealth management and financial planning support. She assists in the administration of personal trust funds. She makes it very clear, however, that she works primarily with individuals at this time.

By night, Tia has made it her personal mission to educate as many people as possible. She is a champion for, and mentor to, young people, helping them learn how to start well in their personal finance journey. This passion is what led her to create a blog and share her expertise with others by “bringing it to Main Street,” as she calls it. And, though she has worked in the financial industry since 2019, she shares, “I wasn’t born into this. I have lived on both sides, which is why I am so passionate about teaching financial literacy.”

Her goal is to impact others in her field, especially the younger generation. Today, she operates a full website, with resources and information on a variety of personal finance topics and plans to expand even further in the coming months.



*Tia holds both a BA and an MBA in trust and wealth management from Campbell University. She has earned the Trust Financial Advisor Foundational Certificate from the American Bankers Association and the Investment Foundations Certificate through the CFA Institute.*



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Simplifying the financial picture for people is the overarching mission of Griffin Financial Group Partner and Advisor **Jet Carter**. Located in Austin, the firm is focused on investment management as well as legacy, education, retirement, and wealth planning. The company has historically served many retirees or near retirement clients. Jet has broadened the firm's focus to working with more millennial business owners and executives using wealth accumulation and protection strategies and leading with financial education. As a young African-American, Jet has shifted his focus to intentionally working with more Black, Latino and minority business owners and executives with a clear goal of raising the financial literacy and wealth building in minority communities. Griffin Financial Group's deep customer base of families and individuals includes many second- and third-generation clients, which is a testament to the community-focused firm's success.

As someone who started out on the service side of the business, Jet has spent his entire career building and sustaining relationships, including that with his former client-turned-partner, Kitt Griffin. The fellow Texan brought Jet on board to help launch GFG into the future. In just four short years together, the business has since doubled as they have become more technologically centric and service-focused under Jet's guidance. However, the part that he loves most is helping people. "A lot of people don't focus on finance, but it's really all we do with our lives—work for our money," he states. "I like to help money work *for* the people."

*Jet holds FINRA licenses and is a CFP.*



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For the past 26 years, **Mark Krowiak** has been making an impact on the lives of others. As a wealth management advisor at Northwestern Mutual, he specializes in helping people accumulate wealth. "Most people have goals, but they don't know what it will take to get there," he states. "We help them figure out the most efficient way to reach their goals, and that's where it gets fun." Led by the motto "providing expert guidance for a lifetime of financial security," Mark conducts comprehensive planning for small businesses and individuals alike, acting as a financial coach and advocate for the clients he serves.

As someone who finds fulfillment in helping others achieve their goals, Mark looks to develop a financial analysis of one's goals that are the most important to them. After the big picture is in focus, he assists his clients in developing and implementing the most effective strategies to help people save, accumulate, and distribute their wealth. He also takes care to incorporate insurance and risk mitigation strategies into the mix to cover the scope of life's planned and unplanned events. "People are trusting me with their goals and I take this responsibility very seriously," he explains. "I truly love what I do." Mark was recently recognized by *Forbes Magazine* as *Best in State of New Jersey* for comprehensive financial security planning, and his local firm named him *Rep of the Year* three times in a row.

*Mark holds CLU and ChFC designations. He attended Trenton State College.*



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With a passion for empowering others, **Lamar Moore** has a lifelong goal to leave people, places, and things better than when he found them. This is evident through his community service, mentorship, and career. Lamar is currently a vice president, senior commercial credit underwriter for Bank of America, where he specializes in credit risk management, commercial banking, financial underwriting, and financial analysis. Based out of Greater Nashville, Lamar manages a large and complex middle market portfolio with diverse clients ranging from publicly traded international corporations to local sole proprietorships with \$50 million to \$2 billion in annual revenues. These deals include highly leveraged clients and syndicated structures.

Prior to joining Bank of America, Lamar was a commercial banking portfolio manager for First Horizon Bank. He also was an auditor for the state of Tennessee comptroller of treasury. Lamar has over a decade of experience in the financial industry, ranging from sales, auditing, insurance, and banking. In addition, Lamar is a licensed attorney. He's been named as one of Nashville's *Top 30 Under 30*, and he received recognition as *Mid-South Partner of the Month* (Bank of America) for his unwavering dedication to helping clients through the pandemic. "They were facing labor shortages, shutdowns, and supply chain and logistics obstacles, which all led to overall financial challenges," he explains. "Helping them navigate those challenges and just simply doing right by our clients has been a hallmark of my career."

*Lamar holds a JD, a MBA, and a Bachelor's in Finance.*

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From protecting assets in retirement to making sure families are financially stable, **Linda Willis** helps position her clients for success. Leveraging knowledge gleaned from personal experience and expertise from over three decades in business, she helps people protect their health and their wealth. As a managing representative with Transamerica Agency, Linda helps clients with strategizing to ensure their retirement plans are on track. She also mentors others who are just getting started by sharing lessons learned. With just three years in the business, Linda has already earned a host of accolades, including the *Top of the Pyramid Award*, *Peak Performance Award*, *Community Impact Award*, and Red Shoe Club distinction. Her first year in the industry, she was named to the Million Dollar Round Table—a rare achievement, and one that foreshadowed a remarkable career driven by her determination to succeed and her desire to help others thrive.

Prior to joining Transamerica Agency, Linda spent over 34 years in many different corporate roles from administrative to sales and finally in an executive leadership role. Following a merger, the unexpected happened and her job was eliminated. Linda knows what it's like to go from stability to uncertainty and start over in a brand-new career. Now in finance, this personal insight and experience allows Linda to put herself in her clients' shoes and help to prevent them from going through what she's been through. "Helping to solve problems and making sure they're protected is what I enjoy most about working with people," she says.

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“Retire by design, not by default.” This is one piece of advice **Kyle Beckhusen** gives the clients he serves. With a passion for helping people become financially independent, Kyle gets incredible joy and satisfaction from watching plans come together. “Getting to walk clients through different stages of life from having their first child to eventually passing wealth down to the next generation is incredible to a part of,” he states. As a senior financial advisor at Wright Associates, Kyle remains steadfast in his focus on helping individuals and families reach their financial independence and retire with confidence.

With special emphasis in the areas of retirement planning, intergenerational family wealth, and employer stock options, the company is known for its proactive approach that’s hyper-focused on the client. Named a *Million Dollar Round Table* member in 2019 and 2020, Kyle is one of four advisors at the independent financial firm that services 140 clients with over \$250 million in assets. Prior to joining Wright Associates, Kyle spent nearly a decade at a Fortune 500 company, learning the intricacies of the insurance business. Now, he leverages the knowledge he’s gleaned into a comprehensive financial plan for his clients. “Helping clients become financially independent while they achieve their goals and dreams is the reason I’m in this profession,” he states.

*Kyle graduated cum laude with a bachelor’s in business administration from Geneva College.*



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With 27 years of experience, **Thomas Ray** has the invaluable ability of being able to deliver! His experience allows him to problem-solve ahead of the curve, foreseeing issues in advance. As branch manager of Benchmark Mortgage, Thomas has a genuine desire to create a wonderful experience for his clients. “We have worked hard to create an award-winning system for manufacturing loans from start to finish. Our green sticker process focuses on underwriting client documents prior to issuing the pre-approval, which results in a smooth, clean loan from contract to close!”

Prior to joining Benchmark Mortgage, Thomas was the owner and operator of Evergreen Mortgage, where he did everything from originating loans to accounting. After the financial credit crisis of 2008, he partnered with Benchmark Mortgage, where he now runs a successful branch, managing everything from day-to-day operations to loan origination. He’s been named to the *100 Million Dollar Club* six times in the last decade, and has been recognized with the *Palmetto Award* and *Benchmark Core Value Dynamic Award*. He was the first of only 12 *Blue Jacket* recipients. The *Blue Jacket* is the pinnacle of recognition at Benchmark.

*“I hope I am known for truly serving my clients beyond their expectations.”*



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For nearly three decades, **Michelle McNamara** has combined passion with purpose in her role as a trusted advisor. “You also become an extension of their family. Building and nurturing those relationships is really what I enjoy most,” she states. As SVP, regional trust advisor at Truist Wealth, Michelle specializes in trust administration, estate planning, and relationship management. Headquartered in Charlotte, Truist Financial Corporation was formed from a merger of BB&T and SunTrust in 2019. Based in their Raleigh office, Michelle works with a team of wealth advisors, investment managers, and financial planners to bring customized solutions to high-net-worth clients.

Focused on helping families with financial education for their children, Michelle looks at everything from a holistic point-of-view through the generations. “It’s never too early to start learning about wealth,” she states. With special emphasis on bridging the generation gap, Michelle is also dedicated to mentoring others. “It’s a great way to give back and help people get started on the right path,” she shares. Michelle has been recognized by Truist for excellence in her work on many occasions, most recently as a recipient of the *Truist Performance Award*. She’s also the regional volunteerism and events advisor for the organization’s Generations Business Resource Group in the Triangle, North Carolina region.

*Michelle holds an MBA from Campbell University. She’s also a Certified Financial Planner® and Certified Trust and Fiduciary Advisor.*



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Throughout his 13-year career in financial services and technology, core knowledge, trust, and teamwork has been the underlying focus for **Arjan Ligtenberg**. His business experience, coupled with a superb command of fintech, give him a unique perspective to help his clients grow and scale quickly and efficiently. “People often spend their careers focusing on specific technology, and things get missed because they’re not looking at it from different perspectives,” he says.

Arjan began as a futures and commodities broker, appearing on CNN, CNBC, as well as others, before joining Deloitte, where he focused on middle- and back-office functions. He also began to focus on the interactions between business processes and technology and how to build successful teams to tackle complex problems—experiences which he brought to both IBM and Ernst and Young. Today, Arjan runs the asset and wealth management business unit for Cognizant, a technology consulting firm. From modernizing infrastructure to complete digital transformations, Arjan helps clients grow and scale their businesses. But more than that, he focuses on providing for his teams, building trust, and making sure you have the right tools to curate and tailor strategies that consistently produce results that surpass expectations. He deems his clients and teams’ success as his success. Arjan is a decisive, dedicated, diligent, and diplomatic leader.

*Arjan holds an MBA in financial management services from the University of Chicago Booth School of Business. He received his MS from the University of Southern California, where he was also a two-time NCAA D1 National Water Polo champion.*

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For almost 25 years, **Matthew Fisher** has worked closely with clients, personalizing relationships with a goal of addressing each client's particular set of needs and goals. He delivers tailored services to successful families, executives, and business owners. As a CERTIFIED FINANCIAL PLANNER™ professional, Matt strives to simplify complex financial issues and help clients make informed decisions during each stage of their financial development. In 2015, he joined Mariner Wealth Advisors, along with two other partners, after breaking away from another local RIA firm to form the St. Louis office for Mariner. The resources, which Matt leverages for advice to individuals and businesses, under one roof include: tax planning and preparation, estate planning, specialized business services, institutional cash management, retirement plan solutions, trust services, wealth planning, personal insurance solutions, and investments.

Mariner is well equipped to assist clients with their financial needs. As someone who is driven by client success, Matt takes great care when walking clients through the entire financial planning process, starting with a conversation to understand their goals and objectives. "Everything we do is customized to the client, we don't do anything cookie-cutter," he shares. "Everything we offer is unique to the client and we really take the time to understand each person and build a plan around their specific needs." "Being able to help people and seeing them be successful is what I enjoy most," he shares.



**Sonya Khanna Mason** is not your average funds manager. She's a U.S. Army veteran, an entrepreneur, a high school cheerleading coach, and side hustler. For the last 15 years, she's worked for TY Funding, a mortgage company that breaks away from the traditional mold. "We have a pretty unique setup with the investments and funding sides," she states. "We also bring in private money, which isn't typical with most mortgage companies." Sonya did a lot of administrative work in the beginning then spent eight years thereafter doing commercial mortgages and working with private investors. With a dual focus as funds manager at TY Funding and a commercial property loan officer at TY Mortgage, Sonya now works with both branches of the family-owned business in various capacities. "I love working with clients, developing personal relationships, and growing with people," she states. "I also really love the aspect of community."

Founded by her parents decades ago, the company has served to ignite an entrepreneurial fire that's engulfed the spirit of the next generation. Born from a personal passion for nutrition and wellness, Sonya and her sister launched their own supplemental endeavor focused on natural and environmental health. With an online presence complemented by in-person events and product sales at local markets, Beautifull Green Soul offers clean food and lifestyle products geared toward personal wellbeing. The company even incorporates yoga instruction taught by Sonya's mom and sister—which makes for another full-blown family affair.

*Sonya studied nutrition and psychology at Liberty University.*



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While many businesses around the country and the world closed or slowed down during the pandemic, **Will Arberry** was able to successfully launch his company, PLC, where he uses his expertise in finance, consumer lending, and investment banking to serve a growing number of clients who are looking to start businesses in a variety of industries. But Will has a special affinity for helping those who have served in uniform. “I work largely with retired veterans who need help with getting their new companies off the ground. In addition to providing business solutions and offering financial advice, I also help these veterans get the full post-benefits they are entitled to,” he says.

Will’s experience in the financial sector is expansive. He obtained a bachelor’s in business management with a focus on finance, which helped him expand his financial literacy that he can pass along to his clients. He has been involved in various facets of the industry, including working in the finance departments of Direct TV and AT&T, State Farm, and Charles Schwab. In each of these roles, he has honed critical new skills, such as underwriting, investment banking, retirement accounts, and mortgage services. “I am in the process of

getting licensed to provide insurance to my clients, since I strive to be a one-stop shop for all,” he said. In the future, Will plans to offer even more services all while continuing to spread financial education to others.



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Driven by the desire to make a difference, **Chandra Ramadurai** believes in the possibility of simultaneous financial, social, and environmental return. It is precisely this mission that guides him as the co-founder and CEO of Efficiency Capital (EC) Inc., a unique, performance-based investment solutions provider that funds, develops, and manages energy and low-carbon retrofits in buildings with no upfront cost to the owner. With over two decades in the investment management, energy, and infrastructure industries, Chandra provides leadership to guide the company’s growth, including the development/deployment of various funding solutions, such as the award-winning ESPA™, Energy-as-a-Service, and Net-Zero-as-a-Service. As a pioneer in off-balance sheet, third-party invested building retrofits in North America, EC works with owners of multi-residential, commercial, industrial, and institutional buildings to reduce cost and decrease carbon footprints while increasing asset value. Ranked #31 among *Canada’s Top Growing Companies* by *Globe and Mail*—just three years after its inception—it’s clear that Efficiency Capital is poised for significant growth.



Prior to Efficiency Capital, Chandra worked in the US, UK, Germany, Middle East, and India in both investment and operational roles with banks, family offices, and Fortune 500 companies. In 2021, he was named to the “*Clean 50*,” a recognition as one of the top 50 sustainability leaders in Canada. “What keeps me going is that the work Efficiency Capital does provides social and environmental returns without sacrificing financial returns,” he says.

*Chandra holds an MBA from Duke University. He is also a Chartered Accountant (CA) and engineer.*

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As a second-generation financier, some might say it's in his DNA. Known for his creativity in sourcing complex deals and creating a capital stack for diverse commercial projects, **Adeel Amin** is a finance veteran with over 20 years of experience. He started in the field at just 14 years old, working in his father's residential mortgage practice. He's since gone on to constructing complex deals in the commercial space, with an average deal size of \$15 million.

Adeel helps commercial developers, property owners, and business executives navigate the complex web of commercial financing options. Sourcing funds from family offices and private debt funds, Adeel excels at sourcing private capital for projects where traditional banks may not have interest. From land loans to ground-up construction in hospitality, housing, and other asset classes, Adeel's uniquely innovative approach pins him as the premier go-to resource in the space.

In the last year alone, Adeel sourced \$1 billion in commercial financing projects across the country. To date, his most notable accomplishments include \$29M for a resort and hospitality facility using USDA financing along with multiple ground up construction projects for an established, US-based hotel and multifamily developers. In 2020, he was also named one of the *Top 100 Most Influential Financiers Globally* by Prism Events.

*Adeel holds degrees in math and computer science from UIUC.*

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As a CERTIFIED FINANCIAL PLANNER™ and president of McKenna Financial Planning, **Jay McKenna** helps manage assets for individuals, families, trusts, retirement plans, and businesses. It takes careful planning to pursue his clients' ambitions and such planning is not a single event—it's a process. As life circumstances change, so must the investment strategies he uses to keep his clients on course towards meeting their objectives. This is why Jay works with his clients one on one and focuses on their specific goals.

As an independent company of LPL Financial, Jay is free to choose the appropriate products and services that address his clients' needs because LPL Financial does not offer any proprietary products. This commitment to personal financial advice helps to preserve the integrity of his investment recommendations, without having the pressures of Wall Street firm management.

Prior to establishing McKenna Financial Planning in 2013, Jay worked for 16 years with PaineWebber/UBS, Smith Barney, and Wells Fargo Advisors. He holds a bachelor's degree in finance from Hofstra University, where he also earned *All-Conference* honors as a second baseman for the baseball team and was named *Academic All-American*. With an emphasis on continuing education, Jay earned the CERTIFIED FINANCIAL PLANNER™ practitioner designation from the College of Financial Planning in 2005. He has qualified for LPL's Freedom Club for the past 5 years.

*Securities offered through LPL Financial, Member FINRA/SIPC. Investment Advice offered through the Pinnacle Financial Group, a Registered Investment Advisor. The Pinnacle Financial Group and McKenna Financial Planning are separate entities from LPL Financial.*



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Based on the belief that anything is possible with a financial plan, **Cody Lubeley** co-founded Legacy Capital Group. The company provides integrated planning, wealth management, and insurance solutions all in one place. “We come across a lot of individuals that may have a wealth management advisor, but not a financial planner,” he states. “Creating their financial plan and integrating that with their investments and insurance is unique.” With special emphasis on generational planning and helping clients pass their wealth through financial planning, Cody and his partner primarily serve business owners, middle-aged families, and retirement markets. “Many people have big goals that never get put on paper, and then the time just passes too quickly,” he explains. “But as long as you plan for it, anything is possible.”



Cody got his start in the industry in college selling life insurance during which time he obtained his investment licenses. After graduation, he started prospecting into new markets within his network, with a dedicated focus on corporate America and small businesses. He’s since built an entire practice from referrals alone, and to this day, he hasn’t made a single cold call. “Seeing the need and desire for the integrated

services we provide is what drives me each and every day,” he shares. “Continually servicing our existing clients and being able to provide value through custom solutions is both motivating and impactful.”

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**Jaime Figarola** has spent nearly three decades in international banking, in a career that took him from JPMorgan, Merrill Lynch, where he was a perennial Chairman’s Club and Falcon Club member, to DLJ/CSFB, creating asset allocation models, gathering assets for new business and structure, and establishing investment/hedge funds. Today, as the founder and managing director of Terret Group, LLC, he leads a firm that helps ultra-high-net-worth individuals, corporations, and businesses structure their investment vehicles around the world. “We’re basically the financial engineer to our clients, and we work hard in trying to achieve their financial planning objectives, whichever they may be,” he explains. “There are many moving parts and levels in this process, so knowing how and where to structure goes a long way in simplifying their lives.”



This is precisely what Terret Group has done since 2016, with a holistic approach to assist with all aspects of structuring, including setting up treasury management, auditing, and regulatory systems with industry specialist. The

firm also assists in generational planning to ensure assets are passed on responsibly to future generations. “Throughout my career, I’ve found that at times the transfer of wealth can be confusing,” Jaime shares. “Creating a roadmap to help these families maintain and protect their wealth, guide them through investment structures and plans that gives them the freedom to enjoy life knowing their assets are safe, this is what I enjoy most.”



*Jaime holds a business degree from MDC College and has held multiple securities licenses during his career.*

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**Jed Limmer** has a unique perspective that brings unparalleled guidance to the clients he serves. He's been an advisor for over 13 years, having worked at Wedbush Securities and D.A. Davidson, where he led their New York Institutional Equities efforts, advising some of the world's largest investment firms. In 2021, Jed launched Bicoastal Wealth Management, an affiliate of Wedbush Securities, where he serves as managing partner and portfolio manager for a firm founded on a commitment to reliability, accountability, communication, and genuine client care that always places their interests first. Located in New York City and Los Angeles, the wealth management and financial planning practice focuses on helping individuals, families, and institutional clients meet and exceed their goals in a risk-optimized manner.

Jed and his team take clients through the Bicoastal Blueprint, which is a comprehensive planning process used to achieve optimal plans and investment solutions. "Our history of working with institutional clients provides unique perspective on the portfolio construction we provide as well as the use and selection of alternative investments we utilize," he explains. And it's all delivered with white-glove service. "Whether it's showing someone their financial plan for the first time or helping on the trajectory to their goals, to know I'm making a positive impact on their lives, that's what drives me," he says.

*Jed studied finance and entrepreneurship at Syracuse University, and Investment Management and Theory at Yale University. He holds a CIMA® designation.*

*Securities and Advisory Services offered through Wedbush Securities, Inc.*

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A long-time industry leader and champion for diversity, equity, and inclusion in financial services and beyond, **Eric Van Standifer** brings more than 40 years of expertise in investment banking to his role as CEO and founder of Blaylock Van, the longest continuously operating Black-owned financial services and investment banking firm in the country.

Eric launched his first venture, Robert Van Securities, which was known throughout the industry for its leading technology, in 1991 after working for Deloitte, Haskins & Sells, Intel, Merrill Lynch, and Sutro and Company, later joining firms with his current partner to form Blaylock Van in 2007.

With an emphasis on corporate underwriting, the minority-owned firm has worked with over a dozen states, various New York City agencies and entities across the country, garnering headlines and a who's who client list of municipalities. Passionate about community service, Eric previously served as president of the National Association of Midnight Basketball League, a nonprofit to support youth identity and embrace positive opportunities, and is a board member of buildOn, a global nonprofit that partners with rural communities to build schools and provide access to education in the world's poorest countries.

"Over the years, there's been a change to the inclusion of minority- and women-owned firms," Eric says. "There's a large number of qualified firms, and it feels good that corporate America is giving these organizations a shot."

*Eric holds a bachelor's in accounting and is a former CPA, a General Securities Principal, Registered Municipal Principal and Registered Options Principal.*



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With the mission to “touch the lives of many with the notion that planning for one’s financial future is *imperative*,” **Jason L. Adkins** founded AW Financial Partners in 2017. After starting his career as a stockbroker and financial advisor off Wall Street, the native New Yorker launched his own venture with the idea of treating every client like family—all 7,000 of them. “We strive to give each of them individualized attention, honest recommendations, and superior service throughout their lifetime,” Jason states. The company is focused on utilizing the tax efficiencies of life insurance, with an integrated business model designed to best serve the unique financial needs and goals of each client, and that includes finding the best advisor to guide them.

Prior to starting AW Financial Partners, Jason served as managing sales director at MassMutual and MetLife, though the path he took to get there wasn’t without its challenges. Jason spent his formative years as a stockbroker also waiting tables in Times Square, where he learned about hard work and hustle. Now, he views things from a unique vantage point and his broad experience has served to directly inform the decision to start his own company. “The vision is ever-changing, but being able to create a growing, diverse team has been the greatest accomplishment.”



AW Financial Partners

*Jason is a registered representative offering securities and investment advisory services through MSI Financial Services, Inc. member SIPC.*



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Over the past 20 years, **Ken Markizon** has made the impossible possible for small business owners throughout the country. As president and CEO of Oakmont Commercial, LLC, Ken is responsible for the origination and servicing of commercial mortgages. With special emphasis on deals that don’t fit the traditional bank underwriting model, he’s been involved in over \$1 billion in investments to date. “We lend on good real estate to good people, with good stories,” he says. “It’s about having the chance to help people and make a difference in their lives.” Headquartered in Southampton, Pennsylvania, Oakmont Commercial is a wholly owned subsidiary of Quaint Oak Bank with a dedicated focus on Main Street America.

The specialty commercial real estate financing company provides loans to small businesses and investors who fall outside the criteria for traditional financing. “We’ve developed a model that allows us to see past the paperwork and help the mom-and-pop shops that wouldn’t be able to get loans otherwise,” he explains. “We speak with every borrower about their business and their goals, which allows us to approve loans with pricing structures that work for everyone.” Prior to helping Oakmont Commercial, Ken served as president of KCM Capital. Ken is very proud of the relationships he’s built and is driven by a passion for helping others. “I love playing a role in helping small business owners succeed,” he states. “Being able to contribute to their dreams and stories is what keeps me going every day.”

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**Michel Cubric** is a 27-year industry veteran who is driven by a desire to make a positive impact. From large banks in Canada to smaller organizations, he's known as a builder, a fixer, and a transformer with a talent for adjusting quickly as circumstances demand. As a Brazilian native, he began his career during a volatile financial market, and these skills allowed him to pivot and make decisions efficiently in the rapidly changing environment. Now, as the CEO of Lighthouse Credit Union, Michel brings together his experience and expertise to lead a financial institution that shuns "box banking" and recaptures an "old-fashioned" model that sees its clients as people, not credit scores or account balances. The first of its kind in North America, Lighthouse Credit Union was launched in June of 2022 to serve the Jewish community in the greater Toronto area. It was also the first credit union to receive approval and licensing by the provisional regulator in over a decade. "This speaks volumes in the government's confidence and belief in our business," Michel says.

Lighthouse offers various types of financial products and services, including term deposits and residential mortgages, with plans to soon offer traditional banking, such as bank accounts, credit cards, and other products. But what really differentiates them from the pack is their "human" approach that goes back to the basics—people. "We get to know our clients and their circumstances, and approve credit not based on box-checking, but based on the individual," Michel says.

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"It is important to make a positive impact on the world *and* have a profitable business," defines Andy's approach to professional life. The multifaceted businessman serves as head of strategic sales in North America for SS&C Eze, managing partner at Terebinth Group and Crawfordville Commons Group (family businesses), and real estate agent with FC Tucker.

**Andy Rosenthal** delivers SS&C Eze's leading front-to-back financial technology stack to hedge funds, asset managers, RIAs, family offices, ETFs and the investment management community at large. SS&C is the world's largest fund administrator with SS&C Eze providing the platforms investment managers leverage to operate at a high level. From selling industry leading tools to managing a sales team to launching new products and services, Andy prioritizes positive outcomes and enhancing the client experience.

In 2017, alongside his wife, brother-in-law, and sister-in-law, Andy started Terebinth Group. The company has since become the largest provider of single-family homes in for the intellectual and developmental disability (I/DD) community in the state of Indiana. "Terebinth Group focuses on being an ally to the I/DD community. We provide affordable, safe, high-quality homes in the areas our tenants want to live. The alternative for many I/DD adults are low quality, inappropriate homes in less desirable and safe areas," he states. Terebinth Group works directly with I/DD individuals, advocacy groups, state and local officials, health services providers, and case management companies to best serve the I/DD community.

*Andy graduated from Northeastern University. He holds a real estate license and Series 7 designation.*

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

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

With a talent for problem solving, Tony confronts the inherent challenges of these retail enterprises, whether it's permitting and construction hurdles or navigating a host of permanent financing choices. Serving both investors and developers, he tailors solutions that not only offer the best possible terms, but also those that align with the specific investment goals of each of his clients, who stand at the center of everything he does.

*Tony received his BBA and MBA from Pepperdine University's Graziado School of Business with a concentration in real estate finance and investment.*

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

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

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





**Arun Prasad** has business in his veins. It's how he managed to get Priyaa Groups, his family's apparel business in India, where he's worked from the age of 16, a \$2 million annual income and two new locations as their director. Now 24—and a firmly planted New Yorker with a master's in industrial engineering from NYU—Arun has his eyes set on helping enterprise grow their businesses with blockchain, and founded Money Convey, LLC, in January 2022, to do it. "Blockchain technology is an emerging digital resource with growing applications in various industries such as BFSI, government, healthcare, and others," he explains. "We're a combination of Deloitte and AWS in providing consulting and technology services, respectively."

With a focus on health care, IoT, and energy sectors, and a growing number of clients, Arun is already being consulted by companies for his expertise in Blockchain, Crypto, and NFT applications. Meanwhile, Arun continues to build the technology that allows businesses to grow and thrive without the constraints of redundancy, long waiting times, and defects while ensuring and improving security, traceability, interoperability, and accessibility. "What drives me is the ecosystem, the community of startups, entrepreneurs, and visionaries we're building to serve people in every corner, every neighborhood, everywhere," Arun says. "The vision to be the next big thing is what drives me every day."

*Arun also holds a bachelor's in mechanical engineering, master's in industrial engineering and published a research paper in IAEME.*



**MONEYCONVEY**

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As co-founder and CEO of Greenly Mortgage, **Azeem Moazzamuddin** combines technology with lending to deliver memorable customer experiences. With over \$36 million of loans transacted to date, the Cleveland-based business serves clients throughout the state. Founded in 2022, the technologically advanced firm automates underwriting and loan processing to reduce closing times and create a better experience. With this in mind, Greenly is also focused on building out a fully digital blockchain mortgage that allows for the use of cryptocurrencies. "There's a high demand for the ability to use cryptocurrency to obtain mortgages in the smaller market, and the tech behind it allows for digital processing of traditional mortgages," he explains. "That's really where I see the future going, and we're working to streamline the process and make it more enjoyable."

Prior to launching Greenly Mortgage, Azeem helped to start and scale multiple companies and served as a vice president of operations in the mortgage industry, where he received the *Love Our Clients Award* in 2018 for customer satisfaction. It is precisely his commitment to helping people that has driven him throughout his six-year career, and, ultimately, what compelled him to start a company devoted to transforming the lending experience. "During my time as a banker, I realized the process was convoluted and painstaking, and it led me to dive more into the tech side and figure out a better solution for borrowers," Azeem explains. "That I'm able to help build better communities, this is what drives me every single day."

*Azeem holds a bachelor's degree in IT management.*



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**Victor Guadarrama** is the co-founder of Versa Consulting Firm, which helps small businesses stay competitive in the ever-changing marketplace. The Las Vegas-based company specializes in the areas of organizational change, marketing, and transformational leadership for a growing number of clients nationwide. But he and co-founder Kerry Toribio are much more than the leaders of a thriving enterprise. They are passionate champions of small businesses and agents of positive change keenly focused on strategic planning and growth. “We go down deep into the organization to identify where they are now, where they want to be, and what needs to change to get them there,” he states. “Then, we put systems and processes in place and develop the marketing and advertising plan to help them achieve their goals.”

As someone who has been in the hospitality industry for over a decade, Victor comes from an entrepreneurial family who owned a restaurant for over 25 years. He’s traveled the country putting on real estate events for future investors, garnered experience leading cross functional teams, and also worked in the sales department at two resorts on the Las Vegas Strip. Now he’s bringing it all together to help promising enterprises flourish. “I’ve seen firsthand what small businesses go through. Helping them to succeed and thrive, that’s our hearts, our passion lies.”

*Victor holds a bachelor’s from the University of San Diego and a master’s from Pepperdine University. He’s also a certified NLP practitioner.*

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**Valdet Zuteja** is the founder and CEO of Relia Insurance Group in Illinois. With an emphasis on insurance risk, the brokerage partners with carriers such as Nationwide Insurance, Travelers, MetLife, Safeco, Chubb and Berkshire Hathaway to provide coverage in the areas of auto, home, small commercial business, workers compensation and trucking insurance. “When people work with us, they get treated like VIPs,” he shares. It’s this level of truly personalized service that Relia is known for. But what many people *don’t* know is that Valdet’s unwavering commitment to help others flourish comes from a deeply personal place. In 1998, he traveled to the United States from Macedonia when he was just 18 years old. He was fluent in five languages—Albanian, Turkish, Croatian, Macedonian, and Serbian—but didn’t speak a word of English, yet he was determined to create a better life for himself and his family. Today, Valdet leads a thriving insurance enterprise heralded for providing not only the fastest service possible, but the best value. “People often need immediate quotes. They don’t want to wait three days. Our clients can text us, call, or email, and we’re always here when they need us,” he says.

Valdet began his professional career as a mortgage consultant, but as he gained increasing insight into insurance side of his work over a decade, his desire to own his own agency grew. In 2014, he left the mortgage world and joined Nationwide Insurance as an agent in their Glen Ellyn, Illinois, office. “My goal was to master every aspect of the industry,” he shares. In spring of 2016, his entrepreneurial dream came true when the company announced they were shuttering their office. Valdet pivoted and launched Relia Insurance Group, and the rest, as they say, is history. “I believe things happen for a reason,” he says. “I thank Nationwide Insurance every day for their decision to close our office.”

*Valdet holds an associate’s degree in computer programming from MATC.*

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