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Background and Experience

Twenty-six years in the Financial Services Industry. Extensive experience and expertise in portfolio construction, wealth management, global investment products, clearing/back-office operations, and in rebuilding business models. DOL and ERISA fiduciary standards consultant to Retirement Plans.

**2013-
Present**

Independent Consultant, New York, NY

Provide consultation services to Bank Project Managers and Law Firms regarding fiduciary duty and the impact of DOL fiduciary standards on: retirement plans, broker and insurance business effects, products and marketing, policies and procedures, advisor conduct, revenue replacement, fee transparency, conflicts of interest, and target market business model differentiation. Advised banks and top business consulting firms on Defined Contribution Plans and record keeping providers; differentiated 401(k) providers and their product offerings, scalability, and quality of service. Consulted for Hedge Funds and top consulting firms on money management fee sharing arrangements, retirement plan fees, fee transparency and bonus pool models. Counseled Financial/Asset Management Firms as to trends in asset management, investment management and product selection criteria, distribution channels and regulatory obligations. Advised top business consulting and Private Equity firms including Turn-key Asset Management Programs (TAMPs) on Financial Technology (FinTech) externalization, data collection, analysis, execution of trading strategies, monitoring, risk, and compliance. Project Manager lead; Financial Service/Banking Business Model design transformation and strategy; model, communications, technology, and culture.

2013

Clark Dodge Asset Management (RIA), New York, NY; Vice President, Private Client Services

Provided retirement, education savings, tax, and estate planning services and guidance HNW individuals and families. Corroborated with CPAs, attorneys, and family members coordinating all financial activities. Presented and implemented discretionary money management solutions consisting of ETFs, mutual funds, individual equity and fixed income securities, and alternative structures. Created, edited and reviewed all Registered Investment Advisor enablement materials with regards to 401(k)/Defined Contribution services; integrated the principles of investment management, due diligence, and fiduciary responsibility

- 2011-2013** **IMG Capital Partners, New York, NY; Project Manager/Director**
Acted as lead Project Manager for start-up hedge fund; evaluated and hired Administrator, Prime Broker, and Governance Firm; assisted in the development of all legal documentation/requirements including subscription agreements (including for the Limited Partners), multiple class offering information, contingency planning, Investment Management Agreements, and investment protocols. Created monetization structures that institutionalized collateral assets by converting them into tradable securities through placement on global custody/settlement systems, providing liquidity via a public tradable offer or Line of Credit against the Loan-To-Value ratio by a Financial Institution.
- 2007-2010** **JP Morgan Chase, New York, NY; Vice President, Private Client Services Investment Advisor Services**
Presented JPMorgan Investment Discretionary Portfolios to the affluent/HNW client segment. Responsible for new asset acquisition and segment on-boarding. Reviewed portfolios and communicated tactical changes and/or strategic rebalances; retirement plan advising. Cross-sold loans and lines of credit.
- 2004-2007** **Merrill Lynch, New York, NY, Financial Advisor, Global Private Client Group**
Responsible for new client households and assets; annuitized and transactional. Chose and maintained well diversified discretionary portfolios that covered the risk/reward spectrum through constant due diligence and monitoring. Offered estate planning and trust services, retirement solutions, and 401(k) plan design advise, and participated in speaking engagements and seminars
- 2002-2004** **Chase Bank, New York, NY, Vice President, Personal Financial Services**
New client acquisition and AUM growth with regard to banking, loans and lines of credit (personal and commercial), and investments. Cross-sold and identified Investment Banking, Project Finance, and Structured Finance opportunities. Strong niches in Limited Partnerships (Hedge Funds and Private Equity) and Entertainment.
- 2000-2001** **Fidelity Investments/National Financial Services (NFS), New York, NY; Director, Institutional Brokerage Group**
Managed and monitored the performance of the Mid-Atlantic Region consisting of 35 employees. Resolved all high level clearing/operation and technology issues, and trading discrepancies. Quantified the capital flows of Institutional clients to monitor firm risk that also formed the base data (overall trade volume, ticket charges, AUM) that was critical in contract

**2000-
2001 Fidelity Investments/National Financial Services (NFS), New York, NY;
Director, Institutional Brokerage Group (Continued)**

negotiations and renewals. Consulted Institutional Clearing clients on the required risk reports based on their business flows and operational model.

**1997-
2000 Bank Leumi USA, New York, NY, AVP, Private Banking**

Expanded existing private banking relationships by acquisition through lending facilities, banking services, and investment management. Responsible for all client brokerage relationships. Sold Defined Contribution plans; responsible for one of the largest global not-for-profit education organizations and a member of their board. Member of the Trust Investment Committee (TIC).

**1989-
1997 Fidelity Investments, New York, NY, Regional Operations Manager,
Brokerage Services**

Monitored and reviewed the performance of all retail customer service and operational personnel in the Western Region. Communicated regional risk reduction goals to all branch management and operational staff in the region. Resolved all escalated operations and customer service issues for the retail branches; margin lending (house, fed, exchange calls, initiated sell-out procedures with Margin Department), TOA (ACAT & Non-ACAT), Reorganization, Dividends.

Eligible FINRA Regulatory Registrations and Certifications

Series 7 (General Securities Representative)
Chartered Retirement Planning Counselor (CRPC®, College of Financial Planning)

Previous FINRA Regulatory Registrations and Licenses

Series 31 (Futures Managed Funds Examination)
Series 63 (Uniform Securities Agent State Law Exam)
Series 65 (Uniform Investment Advisor Law Exam)
New York Life & Health Insurance

Education

State University of New York, College at Fredonia (1985-1989) B.S., Economics;
Money, Banking and Finance concentrations, Certifications in International Business.