

LEADERS OF INFLUENCE: Wealth Managers



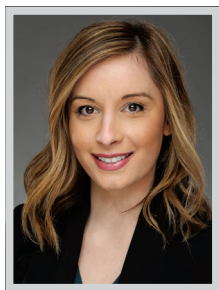
THE RIGHT WEALTH MANAGEMENT PROFESSIONAL DOES MORE THAN ADVISE ON HOW TO INVEST YOUR MONEY. He or she and the financial institutions they represent – can genuinely prepare your entire family for financial stability and fiscal comfort for generations to come, and offer highly personalized plans for investing, charitable giving, and other specific needs.

There are some truly outstanding professionals making up the Los Angeles wealth management landscape. We've shone the spotlight on some of the very best of them here, along with information about their careers, practice and a quick look at what makes them so good at what they do.

Congratulations to the trailblazing professionals who made this list and thank you for your contributions to the local economy and the financial stability of the individuals and families that live here.

Methodology: The professionals featured in these pages did not pay to be included. Their profiles were drawn from nomination materials submitted to the Los Angeles Business Journal. Those selected for inclusion were reviewed by the editorial department and chosen based on a demonstration of impact made on the profession and on the Los Angeles community.

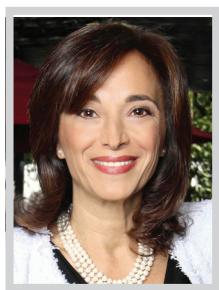
LEADERS OF INFLUENCE: WEALTH MANAGERS

**TENNY ADOURIAN**

New Business Specialist
Northern Trust

Tenny Adourian works with high-net-worth individuals and families, corporate executives and businesses owners. She assists her clients in navigating complexity by identifying creative solutions for estate planning, implementing tax efficient investment management and wealth transfer strategies.

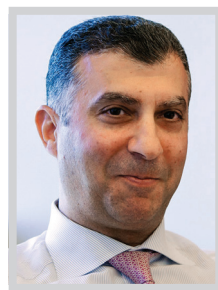
With Adourian's leadership, Northern Trust was recently able to assist a business ownership team with the sale of their business. She was instrumental in advising and developing estate and tax planning strategies for each business principal. Adourian has also been an active member of Junior League of Los Angeles. Her primary support includes working with special needs children with KEEN LA, a day of learning with HOLA, and other community volunteer projects. Most recently, she partnered with JLLA to create the Financial Education Training program to educate future women leaders of Los Angeles and Junior League members. The main purpose is to make sure participants learn more about being financially independent.

**DARYA ALLEN-ATTAR**

Financial Advisor; Investing with Impact Director
Morgan Stanley

Darya Allen-Attar is a highly experienced financial advisor in the Santa Monica office of Morgan Stanley Wealth Management. She has over 30 years' experience working in wealth management at Morgan Stanley, as an investment advisor, Investing with Impact director, and certified exit planning advisor.

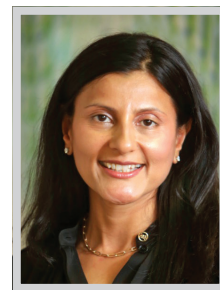
Allen-Attar is passionate about three things: 1) taking care of her clients; 2) impact investing; and 3) helping women build wealth. She focuses on helping her clients invest their assets in a way that will allow them to realize their goals and dreams, all the while investing their money in a values-aligned and sustainable way. Once she determines what the client's vision and mission are as an individual or an organization, she creates a plan that helps the client to achieve those dreams and goals. She focuses on providing comprehensive wealth management solutions to a broad range of high-net-worth individuals, families, foundations and endowments.

**MICHAEL AMASH**

President
Westmount Asset Management

Mike Amash has distinguished himself as a trusted advisor among his clients and a respected leader behind the scenes. He has also played an important role in facilitating Westmount's transformation from a small independent advisor managing \$250 million in assets to one of Los Angeles' pre-eminent advisory firms overseeing over \$4.5 billion by the end of 2022.

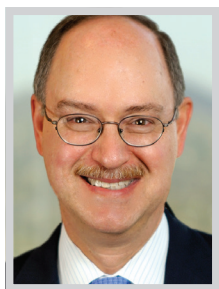
Amash joined Westmount in 2002 as a senior portfolio advisor, drawn to the firm's fiduciary approach that sought to eliminate conflicts of interest and align the goals of client and firm. He quickly emerged as a rising leader and was named one of Westmount's first equity partners and senior vice president in 2010. Amash was named president in 2022, cementing his status as a next-generation leader of the firm. Since transitioning to this role last year, he has presided over a remarkable period of growth and transformation for the firm.

**SUPRIYA BATRA**

Managing Director and Partner
Bel Air Investment Advisors

Supriya Batra is a partner at Bel Air Investment Advisors where she has been working since 2015. She currently leads the Strategy committee at Bel Air and is also a member of the Budget and Finance committee. Her trusted expertise and diverse skill set have been evident throughout her career, particularly during her tenure at Bel Air as she advises high net worth individuals, families and foundations spanning generations and various financial objectives.

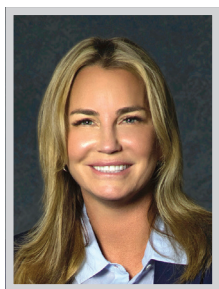
Batra leverages her exceptional financial knowledge and experience from her time studying at Berkeley's Haas School of Business and Stanford's Graduate School of Business, as well as during her 20 years delivering wealth management capabilities across other major firms including J.P. Morgan, Sterling Stamos, and Goldman Sachs. Her expertise in portfolio management, financial modeling, and other tax and estate issues facing wealthy families allows her to meet her clients' needs.

**JAMES BERLINER**

Chairman
Westmount Asset Management

James Berliner is a co-founder of Westmount Asset Management, currently serving as its chairman. Under his leadership, Westmount has grown into one of Southern California's premier wealth management firms, managing nearly \$4.5 billion in assets. Berliner began his career practicing law following his graduation from Harvard Law School. For most of this period, he was a federal prosecutor in the U.S. Attorney's Office. There he prosecuted a wide range of federal criminal cases and conducted numerous grand jury investigations.

Berliner went on to become one of the co-founders of Westmount in 1990. In the ensuing years, he has played a pivotal role as a member of Westmount's Investment Committee and helped the firm distinguish itself in several unique ways from its peers. Notably, Westmount has firmly established itself as an expert in alternative asset classes that typically move out of sync with the traditional stock and bond markets.

**KARA BOCCELLA**

Partner
Camden Capital

Karta Boccella has successfully advised and managed her client's portfolios and affairs throughout her 30-year career. She currently manages approximately \$600 million and continues growing organically through a robust referral base. Her retention rate is above 98%. She works hard to create a trusting and transparent relationship with all her clients.

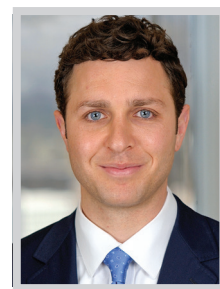
Boccella takes a holistic view of each client's financial situation and tailors her approach to suit their needs. She advises on and executes strategies that provide comprehensive, cost-effective, balanced wealth solutions that are constantly monitored and adjusted as needed. Her unique, all-encompassing approach covers planning and execution in such areas as investment management; tax, trust and estate, retirement, and insurance needs; employee benefits, company stock, and partnership plans; legacy divestment, charitable donations, and philanthropic pursuits; next-generation wealth transfers, education funding, mortgage financing, and debt structuring; automobile acquisitions, either through purchase or lease; and other financial needs.

**SIMONE BRANIGAN**

Senior Vice President; Senior Institutional & Private Client Advisor
Bank of America Private Bank

Simone Branigan is a veteran of the banking and finance industry with more than 25 years of experience in client relationship management, credit and investment strategy, and overall strategic advisory leadership for high-net-worth individuals, corporate executives, and privately held companies and non-profit and philanthropic organizations. She has extensive experience in real estate finance/asset management, private equity, corporate finance, derivatives, investment concepts, and coordination of advisors for family offices, private and public foundations and privately held companies.

Branigan holds the appointed position of Bank of America institutional client advisor. Over the past three years in this role, Branigan has led a combined team of institutional and private bank advisors, incorporating the strengths of both Bank of America Private Bank and Merrill Lynch, to advise non-profit and philanthropic institutions, such as major private universities, higher education entities, social services and arts and culture institutions.

**MICHAEL CANNONE**

Partner
Westmount Asset Management

Since joining Westmount, Mike Cannone has established himself as a leader both inside and outside the firm, guiding the firm's business development strategy and serving on the boards of numerous nonprofit organizations across Los Angeles. Since joining Westmount, Cannone has been directly responsible for originating nearly \$500 million in new client assets, as well as for accelerating the pace of assets under management growth at the firm, hiring additional team members, expanding the firm's business development and marketing efforts, and broadening its geographic footprint.

Cannone joined Westmount in 2011 as a senior portfolio manager responsible for sourcing and advising new clients. He quickly expanded his role at the firm behind the scenes, laying the groundwork for what would later form the basis of Westmount's marketing, business development and long-term growth strategies. For these contributions, he was named an equity partner of Westmount in 2018.

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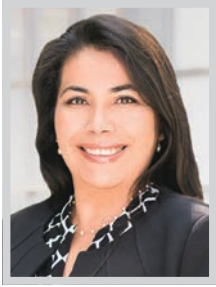
JOHN GOMES

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 Douglas Elliman

LEADERS OF INFLUENCE: WEALTH MANAGERS

**JAZMIN GABRIELA CARPENTER**

Vice President, Investments
Wedbush Securities

Understanding client concerns, developing asset allocations that fit objectives and tolerance for risk, evaluating money managers and screening and recommending alternative investments to meet stated objectives, are the tools Jazmin Gabriela Carpenter uses to build trusted relationships.

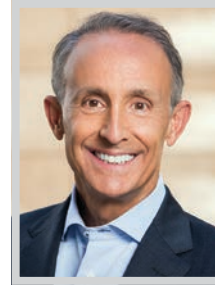
Working with her clients to help develop strategic short, medium and long-term investment plans is at the heart of Carpenter's advisement approach. Strong relationships are often defined by shared beliefs. When it comes to advising her clients on one of the most important areas of their life - their family's financial security - it is important they know the core values and beliefs that define their advisor's practice. Carpenter has a firm grasp on every aspect of the front and back office. Her more than a decade-long experience in operations, client services and sales give her a distinct advantage in working with client portfolios, including high net-worth individuals and families.

**BRIDGET COSTELLO**

Wealth Advisor
Kayne Anderson Rudnick Wealth Advisors

Boasting a retention rate of 100 percent, Bridget Costello is a wealth advisor whose 15 years of experience in the investment management industry have helped finely tune the client service experience and create the foundation for success. As a member of the Kayne Anderson Rudnick (KAR) Wealth Advisor Team, Costello has been recognized for substantial contributions that have earned the KAR team the highest rank among Barron's Top 100 Independent Advisors multiple times.

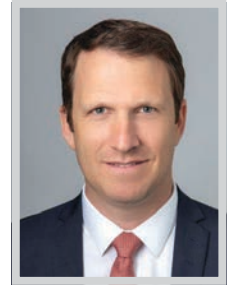
Costello's approach to wealth management concentrates on the quality of client relationships. She honors the delicate process of earning clients' trust and relishes her ability to provide the financial peace of mind clients need for major transitions in life. Costello makes it a priority to be available for all clients' financial inquiries, and goes the extra mile, building a network of resources to support their financial wellness.

**GARRETT D'ALESSANDRO**

Chief Executive Officer, City National Rochdale;
Executive Vice President and Head of Wealth Management, City National Bank

Garrett D'Alessandro joined City National Rochdale in 1986 and is the chief executive officer. In addition to setting the strategic direction of the firm, he plays a key role in the firm's portfolio management and investment research functions. In this capacity he assists in determining the macroeconomic outlook and strategic asset allocations for the firm's strategies. In January 2017, D'Alessandro joined the Executive Committee of City National Bank. Prior to joining the firm, D'Alessandro was a certified public accountant and an audit manager with KPMG Peat Marwick.

D'Alessandro's role has expanded. Adding to his responsibilities as CEO of City National Rochdale (which is owned by City National Bank), he now also leads the entire Wealth Management division at City National Bank, which includes the bank's Private Banking division, Trust division, and City National Securities in addition to City National Rochdale.

**DARREN EDWARDS**

Managing Director
Morgan Stanley Private Wealth Management

Darren Edwards brings over 20 years of diverse wealth management experience to the service of his team's clients. Along with his team of professionals, Edwards develops and implements comprehensive wealth planning strategies for his clients, their families, foundations and businesses. As a dedicated financial partner, he helps his clients create customized strategic and tactical asset allocations, working alongside their legal and tax advisors when appropriate.

Prior to joining Morgan Stanley Private Wealth Management in 2015, Edwards served as a director in the Private Bank at Credit Suisse and, earlier, as a vice president at UBS. He is currently and has been involved in numerous charitable organizations, including Operation Hope's financial literacy program, the Juvenile Diabetes Research Foundation, The Foundation Fighting Blindness and the Muscular Dystrophy Association. He currently serves as a member of the board of directors at The Colburn School and the board of governors at Cedars-Sinai Hospital.

**DUSTIN GALE**

Senior Wealth Advisor
Kayne Anderson Rudnick Wealth Advisors

Dustin Gale is a senior wealth advisor at Kayne Anderson Rudnick (KAR) with 18 years of experience in the investment management industry. At a retention rate of over 97 percent, Gale is never one to shy away from the difficult discussions needed when making important decisions that impact his client's lives. He is passionate about working with people and their families to protect and grow their wealth, and demonstrates his commitment to their financial wellness by remaining proactive in their needs.

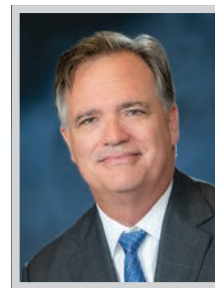
When clients come to Gale with the concerns they rarely share with those closest to them, he provides the education, guidance, and perspective needed to cut through the noise of everyday life and bring peace of mind in even the most uncertain of times. Gale understands the value of his role as an advisor and is honored to be the point of contact that clients trust.

**ROSS GERBER**

CEO / President
Gerber Kawasaki Wealth and Investment Management

Ross Gerber is the co-founder, president and CEO of Gerber Kawasaki Wealth and Investment Management. Gerber oversees Gerber Kawasaki's corporate and investment management operations as well as serves individual clients. He has become one of the most influential investors on social and in traditional media. His investment ideas and advice have made him a regular in global business news as well on many of the most popular investment podcasts.

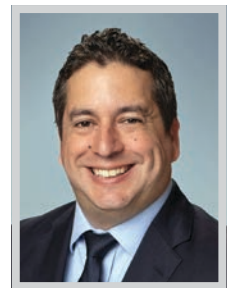
Gerber began Gerber Kawasaki with his partner Danilo Kawasaki during the financial crisis. They saw the way the financial industry was taking a turn for the worst and they wanted to reshape the narrative. Unlike most wealth and investment management firms, Gerber Kawasaki encourages investors of all experience to become clients. Gerber Kawasaki wants to be able to help as many individuals as they can, no matter the account size.

**ERIC GRAY**

Managing Director
Merrill Private Wealth

Eric Gray has been advising high net worth families for over 27 years, and focuses on values-based wealth management, estate planning services, asset allocation, discretionary investment management, concentrated stock management and executive compensation. Gray is the chair of the Gray Team investment committee. He started his career at New England Digital, a start-up computer company that developed music and digital audio hardware and software. Prior to moving to Merrill in 2000, Gray was a vice president at Goldman Sachs for eight years working with high net worth individuals.

Gray currently serves as a trustee for the New England Conservatory of Music in Boston. He founded the Los Angeles Sailing Foundation, a 501c(3) organization which benefits underprivileged youth through sailing scholarships and collegiate regattas. He is an active sailor, and won his class in the 2011/15 Transpacific races from Los Angeles to Hawaii in two different divisions.

**BRAD HARRIS**

Managing Director, Retirement Planning
Perennial Financial Services

Brad Harris is the managing director of retirement planning, specializing in customized retirement strategies for corporations, business owners, entertainers and athletes. He holds the prestigious AIF designation, which represents a person's knowledge of a Global Fiduciary Standard of Excellence and their application of the global standard into their own practice. He is also a member of LPL Financial's Retirement Plan Consulting Program allowing him to act as a "fee for service" advisor for corporate retirement plans, foundations, endowments and private trusts. He specializes in helping maximize corporate benefits, employee education and participation while pursuing the best investment choices at the lowest costs.

Outside of the office, Harris is a member of the Water Buffalo Club, a charitable organization "...dedicated to fostering the well-being of underserved and at-risk children in Los Angeles through its members' commitment of their time and financial resources."

CONGRATULATIONS FOR INCLUSION IN THIS YEAR'S . . .

2023 Leaders of Influence: WEALTH MANAGERS

Karl Pettijohn

Managing Director, Investments

Jazmin Gabriela Carpenter

Vice President, Investments



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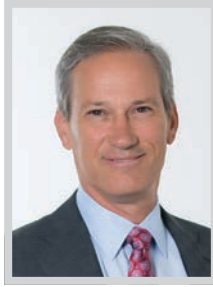
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**JULIE HAYES**

Managing Director; Senior Wealth Advisor
Truist Wealth

Julie Hayes is a managing director and senior wealth advisor for Truist Wealth. She brings over 20 years of wealth management experience advising and working with a select group of high-net-worth families. Prior to joining Truist Wealth in 2021, she spent 30 years at Wells Fargo Bank. Hayes spent the last 20 years in the Wells Fargo Private Bank serving her clients as a senior private banker.

Hayes is passionate about delivering a relevant and meaningful financial experience. She focuses on building trusting relationships with her clients. This starts by listening and working to understand their priorities, goals, and family dynamics. She then custom tailors a team of specialists, who will systematically manage and implement her client's plan. This plan may include financial and estate planning, risk, and investment management, and structuring strategic credit.

**GREG HELLER**

Founder & CEO
HCR Wealth Advisors

After starting his career at a brokerage firm, Greg Heller founded HCR Wealth Advisors based on core company principles that still support the company today. Established in 1988, the firm has spent decades earning a reputation for objectivity and empathy in the financial planning and investment management space. By providing truly independent comprehensive services, underpinned by extensive experience and a commitment to cultivating lifelong relationships with clients, HCR has proven itself as an exceptional advisor in both life and wealth. Heller's entrepreneurial acumen has steered the phenomenal growth of the company over the last 30 years, from a two-person, family-operated financial services boutique to a multi-faceted, SEC registered investment advisory firm managing over one billion dollars.

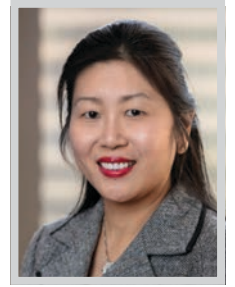
Under Heller's leadership, HCR has expanded the client roster to include many high-net-worth individuals in the entertainment, sports, and technology sectors, as well as private corporations and non-profit organizations.

**BRIAN D. HOLMES**

President & CEO
Signature Estate & Investment Advisors, LLC

Brian D. Holmes, MS, CFP, AIF is the president and CEO of SEIA. He is one of SEIA's four founding partners, who have shared over two decades of teamwork together and he currently sits on SEIA's investment committee. Brian has been in the investment management business for over 35 years, maintaining a successful independent private practice with his team for over 300 clients.

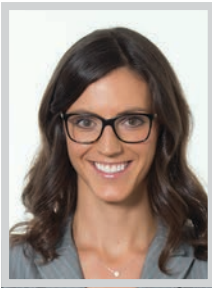
Holmes is a past member of the Schwab Institutional Advisory Board and served on the UCLA Department of Economics Board of Visitors to enhance the curriculum of the Business Economics major. Many notable clients, executive groups, corporations and universities have retained him for lectures, including guest lectures at UCLA's undergraduate Economics and Investments classes. Holmes is also involved with numerous charities in the Southern California area. He is a Certified Financial Planner.

**SUSAN KAM**

Managing Director; Private Client Advisor
Bank of America Private Bank

Susan Kam is a veteran of the banking and finance industry with more than 30 years of experience in client relationship management, credit and investment strategy, and overall strategic advisory leadership for high-net-worth individuals, corporate executives, and privately held companies and non-profit organizations.

Kam leads a team of private banking specialists, who work in concert to uncover additional efficiencies and gains in investment management, trust and estate planning services, specialty asset management, cash management, and custom liability management. Her tenure with the bank heightens her ability to connect clients to the capabilities they require. She provides to clients a proven team of specialists, such as attorneys and CPAs, to ensure they receive a comprehensive suite of services through a unified approach. She is particularly attuned to optimizing the client experience, fostering a diligent and responsive service model that prioritizes client ease and the quick resolution of inquiries.

**MICHELLE KATZEN**

Managing Director
HCR Wealth Advisors

Michelle Katzen has over a decade of experience in the financial services industry. Prior to joining HCR, she served as an interest rate derivatives trader at Union Bank and as a financial advisor at UBS. She was also a capital markets specialist at Toyota Financial Services, where she was on the groundbreaking team who was responsible for issuing the world's first green bond in 2014. The \$1.75 billion bond's net proceeds were used to finance new Toyota and Lexus gas-electric hybrid vehicles and various other green initiatives.

After developing her remarkable track record in socially responsible investments, Katzen has brought that expertise to HCR Wealth Advisors and has helped to increase the amount of alternative investments we use for client portfolios. She continues to keep her finger on the pulse of relevant financial trends and educates herself and the team on emerging issues.

**EDWARD MALICDEM**

Senior Vice President; Wealth Management Advisor
Merrill Lynch

Edward Malicdem is a senior vice president and the resident director for Merrill Lynch's Pasadena office. A financial industry veteran with more than 20 years of experience, Malicdem is a co-founder of the Kendirjian Malicdem group, where he works alongside his partner Raffi Kendirjian to develop wealth management strategies and manage approximately \$550 million in AUM for high-net-worth families and small businesses in the Pasadena and Greater Los Angeles area.

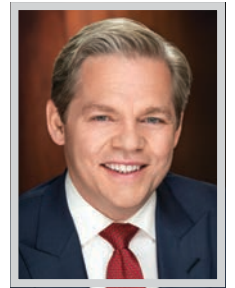
As part of Merrill's holistic approach to wealth management, Malicdem works closely with a team of other advisors including attorneys and CPAs to address the total financial picture for his clients. He also specializes in estate and legacy planning. In his role as resident director of Pasadena, Malicdem leads an office of 80 advisors to drive new household relationships while growing the client base and firm.

**EDWARD MOYZES**

CEO
Strategic View Advisors

Originally a solo financial advisor, Ed Moyzes was a leader among his peers from day one, finishing first in the country among new advisors during three of his first four years. As his practice grew, he saw an opportunity to expand his impact beyond his own ability to meet with clients, and over the last five years, his team – Strategic View Advisors – has more than doubled from five to thirteen team members, including eight certified financial planners.


As Moyzes built his business, he saw that most advisors focus on products and sales instead of people and advice. Believing that there is a better way to partner with clients, Strategic View Advisors coalesced around a simple idea: "achieve financial peace of mind." With this focus, Strategic View Advisors retained over 98% of their clients in 2022 despite having nearly tripled in size over a five-year period.

**BRUCE MUNSTER**

Principal, Munster Freeman Group
Merrill Private Wealth Management

Bruce Munster is a principal of the Munster Freeman Group, a M&A-focused wealth advisory practice within Merrill Private Wealth Management. Located in Century City and Denver, the Munster Freeman Group oversees more than \$3.1 billion in client assets (as of July 31st, 2022). Clients include inventors, entrepreneurs, professional entertainers, professional investors, as well as the heads of investment banks and private equity firms. Munster and his team advise clients on their personal wealth management concerns related to M&A transactions in a variety of industries, including technology, specialty finance, consumer products, business services and real estate.

Munster has garnered a number of national honors as a financial advisor. Forbes named him to its annual "Top Wealth Advisors in America" list each year from 2018 through 2022. Barron's recognized Munster as one of the Top 1200 Financial Advisors, State-by-State from 2017 to 2022.



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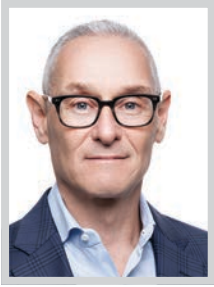
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LEADERS OF INFLUENCE: WEALTH MANAGERS

**ANDREW PALMER**

Managing Partner
Evoke Advisors

Andrew Palmer is a managing partner of Evoke Advisors and member of the firm's Executive Committee. Prior to joining the firm, he was a partner at Bel Air Investment Advisors where he served on both the firm's Board of Directors and Management Committee. Palmer provides investment advice to individuals, families, and foundations with a focus on supporting entrepreneurs through life and wealth transitions. He is frequently quoted in investment publications including Financial Advisor Magazine on topics relating to the entrepreneurial community.

Palmer began his investment career in 1996 at Merrill Lynch & Co. and has been honored multiple times as one of Barron's Top 100 Independent Financial Advisors. He is an active participant in the Jewish Federation and an avid supporter of Camp Ramah.

**JOHN B. PETRICK**

Senior Managing Director
Perennial Financial Services

John Petrick is one of the co-founders of Perennial Financial Services, which was launched in 2004 when he was 24 years old. Petrick has since been able to grow the company by sharing a vision of mutual support and joint success utilizing an iron sharpens iron mentality with other like-minded advisors; allowing them to focus on what's most important – providing exceptional service to their clients.

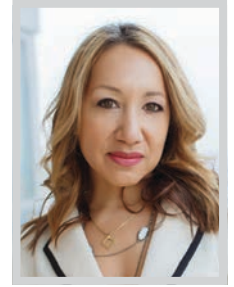
Petrick co-created Perennial Financial Services to offer clients a specialized approach to total wealth management by adhering to the belief that no single advisor can specialize in all facets of financial planning. The team's philosophy is the fundamental belief that specialized knowledge and expertise will ultimately produce a superior and more comprehensive wealth management strategy. In the last six years the firm has grown assets over ten times and has grown from five advisors in California to nearly 30 advisors in three states.

**KARL PETTIJOHN**

Managing Director, Investments
Wedbush Securities

As a Wedbush financial advisor, Karl Pettijohn is dedicated to serving his clients and the community. He firmly believes that his clients come first, and therefore works to help protect their financial success. With over 30 years of experience in the financial industry, Pettijohn strives to help his clients achieve their short and long-term financial goals.

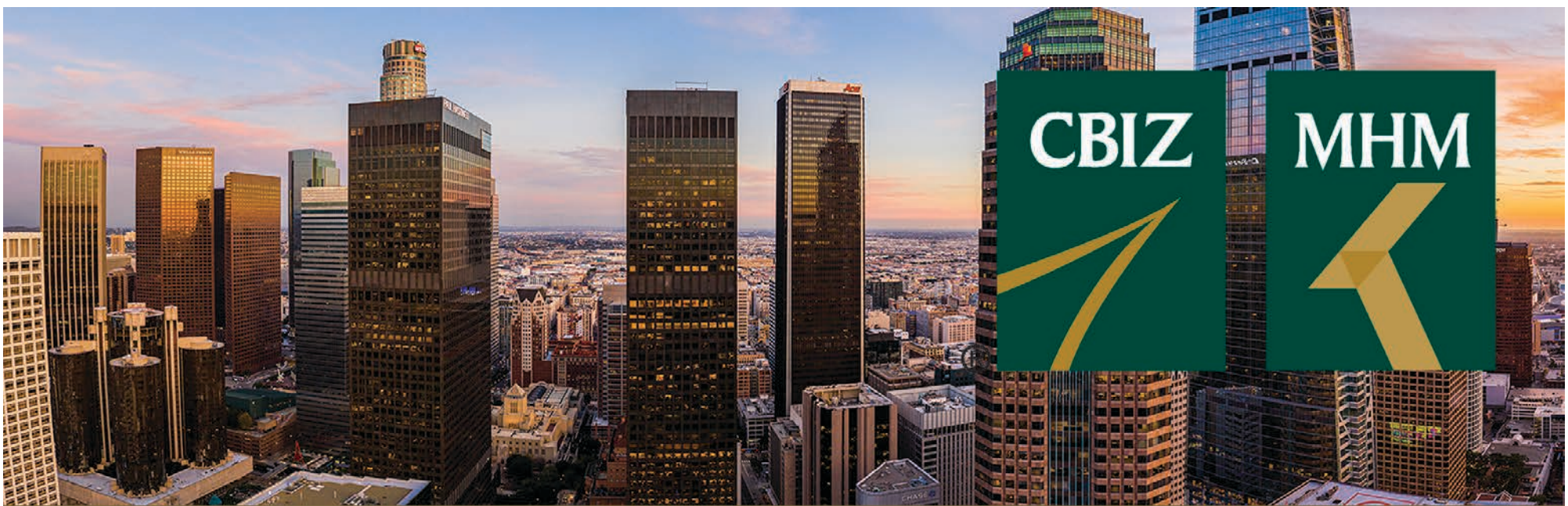
Pettijohn takes a personal approach within his career, striving to develop personalized investment strategies for each of his clients from all walks of life – including entrepreneurs, entertainers and high net-worth individuals. Within Wedbush, he is a member of President's Club, recognized for outstanding contributions to the Wealth Management division. He specializes in alternative investments, annuities and insurance, retirement planning, and stocks and bonds. Pettijohn was the point person for the initial public offering and corporate executive services for a local health care company.

**KRISTINE LOUIS REYNAL**

Managing Director; Private Client Advisor
Bank of America Private Bank

With well over two decades in financial services, Kristine Louis Reynal has spent her entire career in private banking. Since joining the firm in 2004, she has been advising high and ultra-high net-worth clients and nonprofits in Greater Los Angeles and New York City, with an expertise in working with business owners, entrepreneurs, real estate investors, and a passion for working with clients who are involved in media, entertainment, and the arts on both coasts.

Reynal directs a team of in-house specialists, each with extensive knowledge in a particular wealth discipline. Together, they support clients in identifying and capitalizing on possible efficiencies in multiple contexts of wealth: investments; trust and estate planning services; charitable and philanthropic planning; customized real estate lending; fine art, aircraft and yacht lending; secured and unsecured lines of credit as well as preferred banking services.



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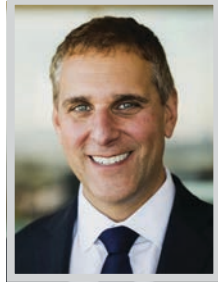
LEADERS OF INFLUENCE: WEALTH MANAGERS

**ERIK RIDGLEY**

CEO & Chief Investment Officer
Salem Partners Wealth Management

Erik Ridgley, CFA is CEO & chief investment officer of Salem Partners Wealth Management, a fiduciary registered investment adviser (RIA) firm that combines institutional investment expertise with personalized financial planning and customized portfolios to protect and grow the wealth of our clients. Prior to joining Salem Partners, Ridgley was managing director of Citigroup Private Bank, where over 12 years he served as head of investments for the Western U.S. Region, and senior investment counselor supervising \$1.2 billion of assets under management for wealthy families.

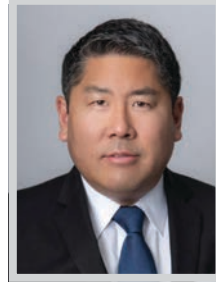
In 2022, Ridgley navigated his clients through markets impacted by historically high inflation by continuing to patiently invest for the long-term per each client's custom investment policy statement. He kept the focus on efficient portfolio management and consistent and predictable processes such as portfolio rebalancing, tax-loss harvesting, and tax deferral. This led to after-tax returns which significantly exceeded the pre-tax returns for comparative benchmark indexes.

**DAVID SADKIN**

President / Partner
Bel Air Investment Advisors

Since joining Bel Air Investment Advisors in 2006, David Sadkin has demonstrated his commitment to industry innovation at the highest level and best-in-class investment solutions and services. Promoted president in 2017, he has overseen a period of consistent growth amidst a rapidly changing industry landscape and the shift to hybrid work. The firm recently surpassed \$10 billion in assets under advisement, largely attributable to Sadkin's leadership and his guiding the significant expansion of the firm's alternative investment platform with an emphasis on tax-efficient strategies and trust and estate planning.

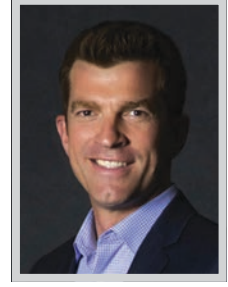
Sadkin continues to challenge the status quo in the wealth management space with his clear, rational and open-minded approach to managing the firm and his expertise in addressing the needs of wealthy families and endowments. His most important recent accomplishment, however, may have been orchestrating the return of Bel Air to private ownership, which created continuity for the firm's clients.

**HARRY SUH**

Managing Director
Morgan Stanley Private Wealth Management

Harry Suh is a financial advisor based in Los Angeles, with 15 years in the industry. He is on the advisory team at Morgan Stanley. He gained experience at Credit Suisse Securities LLC, Credit Suisse Lending LLC, Morgan Stanley and Morgan Stanley Private Bank, National Association. Suh holds a Series 66 license, certifying him as both a securities agent and an investment advisor representative, and can operate in California and Texas.

Suh knows that his clients' equity compensation can play a significant role in their overall financial picture. As a workplace advisor for equity compensation and a financial advisor, he works to be present for his clients to help them align their equity compensation strategy with their broader financial goals. His aim is to help his clients to preserve and grow their wealth, connecting them with the resources they need, when they need them.

**MARK UDIS**

Partner
Camden Capital

Mark Udis joined Camden Capital in 2005 and has spent his entire career as a financial advisor with the firm. Udis was instrumental in growing the firm from under \$100 million AUM in 2005 to greater than \$4 billion AUM in 2022. He is a member of Camden Capital's Investment Committee and a key member of the Family Office practice.

Udis' clients reside all across the country and range from attorneys and doctors to Fortune 500 CEOs and tech founders, as well as a few professional athletes. Udis has taken this unprecedented environment in the markets as an opportunity to prove the strength of his clients' portfolios. He has enhanced communication with his clients and is dedicated to educating them on how the discipline in portfolio positioning prepares them for moments of intense market volatility, as well as gradual shifts in underlying market and economic fundamentals.

Majority of Working Adults Seek Financial Wellness Benefits from Employers

Nearly seven in ten Millennials and Generation Z Americans report that stress surrounding their personal finances has negatively affected their productivity at work, according to a survey released recently from the National Association of Personal Financial Advisors (NAPFA). In fact, 87% of working Americans reported feeling stressed about their finances, and nearly one-third (32%) reported spending half an hour or more a workday thinking about their finances.

The same survey reports that 74% of working adults sense that their coworkers are stressed about their finances due to an increase in inflation, and nearly four in five (79%) believe that employers should be more aware of their employees' financial struggles. Further, almost seven in 10 (69%) respondents stated they would perform better at work if their employer offered more financial wellness benefits, with more than four in five (81%) Millennials and nearly three-fourths (74%) of men in agreement.

"Due to the serious impacts of inflation and other current financial stressors, consumers desire assistance and understanding from their employers regarding financial wellness," said Geoffrey Brown, CAE, NAPFA CEO. "Consumers can more easily navigate these financial concerns and best utilize financial wellness programs from employers with the help of fee-only financial planners."

NAPFA Consumer Survey data also reveals that the increase in financial stress is causing



Americans across generations to question their financial future. Amid inflation concerns and financial stressors, survey data also reveals Americans are contributing less to their retirement:

- Almost three in five (58%) working adults have contributed less money toward retirement due to inflation, with 69% of Millennials cutting their retirement contributions.
- Nearly half of respondents (49%) reported that they were unsure of how much money they needed to retire comfortably, with 55% of

baby boomers agreeing.

- More than half (54%) of baby boomers, 80% of Millennials, and 72% of Gen Z believe they need to pay off all their debt before they can focus on saving for retirement.
- The survey reveals that retirement plans provided by employers are not substantial enough for employees financial planning goals, creating uncertainty for many Americans.
- Nearly half (49%) of respondents felt they could not retire comfortably on their employer-sponsored retirement plan alone.

- 64% reported knowing someone that delayed retirement because they have not saved enough.

- More than half (51%) of working adults felt that their employer did not offer "the right kind" of retirement planning resources to ensure employees have enough money saved.
- Nearly three in five (58%) men and nearly half (46%) of women reported that their employer-sponsored retirement plans (e.g., 401k) were not adequate but didn't feel financially savvy enough to find a better plan.

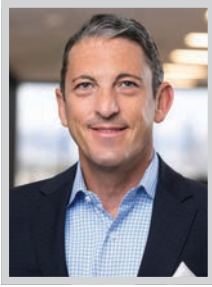
"Fee Only financial planners can help consumers significantly improve their retirement planning," said Brown. "Before beginning the search for a financial planner, determine what you want to accomplish by working with an advisor, and then utilize resources such as NAPFA's Find an Advisor tool to search for an advisor with a technical focus area of retirement planning."

While employee-sponsored financial plans are a great benefit for employees, financial wellness benefits that focus on financial literacy and personalized, vetted advice from a personal financial advisor can help employees navigate their financial future.

It is becoming increasingly important that Americans work with a professional they can trust to help them navigate their financial future.

Learn more at napfa.org.

LEADERS OF INFLUENCE: WEALTH MANAGERS

**MIKE WAXBERG**

Founder; Private Wealth Advisor
Fortify Capital

Certified financial planner Mike Waxberg is the founder and a private wealth advisor at Fortify Capital, as well as a founding member of the Northwestern Mutual Private Client Group. Functioning as an exclusive boutique firm within one of the nation's most respected financial institutions, Fortify Capital seeks to deliver sophisticated solutions that leverage the intellectual capital and insights of the firm. Waxberg has spent more than two and half decades as a financial advisor and is deeply rooted in the legal, entertainment and C-suite communities.

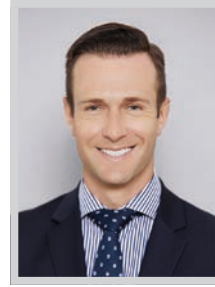
Fortify Capital partners with its clients to co-create a roadmap for financial freedom, identify the simplicity amongst the complexity, and provide expert guidance for a lifetime of wealth and security. Through a cadence of constant oversight, it advises on public and private market investment strategy, retirement income planning and estate succession.

**STEVE WEINBERGER**

Senior Managing Director
HCR Wealth Advisors

After graduating with his MBA from Pepperdine with an emphasis in finance, Steve Weinberger joined HCR Wealth Advisors in 1998. While initially a boutique firm, HCR has grown to over \$1 billion in assets under management largely in part due to Weinberger's leadership and efforts. With over 20 years of experience in the financial services industry, Weinberger specializes in helping clients develop personalized investment portfolio strategies that are continuously monitored and geared toward navigating the markets.

Because we do not live in a "one size fits all" world, each plan and strategy that Steve presents is unique to each client's needs for that particular time in their life. HCR Wealth Advisors has employed this strategy since its inception. Weinberger is particularly skilled at working with clients who are navigating life transitions such as retirement, selling a business and widowhood.

**JUSTIN WEISS**

Vice President
Morgan Stanley Private Wealth Management

Having worked with highly affluent families for many years, Justin Weiss and his team have seen how significant wealth creates exceptional opportunities and fosters a multitude of complex challenges. They understand the nature of the issues their clients are likely to be facing, and have the experience and resources to help them address them. Weiss also understands that there is no family that is exactly like another. Each has unique needs, challenges, limitations and aspirations, so he works to help them create and implement truly comprehensive, multi-generational strategies, based on each family's unique circumstances.

Weiss and team serve as the go-to advisors who help clients understand the issues and make informed financial decisions. Combining their own experience with the vast global resources of Morgan Stanley, they deliver solutions to clients that address any and every aspect of their financial lives.

Expanded Retirement Management Advisor Certification Program Launched

Newly enhanced certification program helps retirement-focused financial professionals manage retirement income plans and improve client outcomes

The Investments & Wealth Institute (the Institute), has just rolled out a new examination and a more robust and comprehensive curriculum as part of its expanded Retirement Management Advisor (RMA) Certification.

The enhancements to the program result from in-depth job analysis conducted by Professional Testing, Inc., detailing the knowledge and skill competencies required of retirement advisor professionals. The Institute conducted the Job Analysis in 2022, after surveying several hundred retirement-focused financial advisors. As a result, the RMA Certification was expanded to address 65 topics organized within 11 sections and three knowledge domains. The RMA Certification Commission establishes initial and ongoing certification standards to ensure that certified Retirement Management Advisor professionals can build retirement income plans for end clients more effectively.

"The enhanced RMA Certification has been developed to be more practical, applicable, and outcomes-based," said Mike Kurz, RMA, CIMA, CPWA, CFP, CAIA, director

of programs for the Institute. "It maintains its differentiation from other retirement income programs by being product-agnostic and client focused. And the program now better supports advisors in building reliable and sustainable income plans for retirement clients through fresh content, an extended curriculum, new case studies, worksheets, and tools."

The new RMA examination and education curriculum will address the following detailed content outline:

THE RETIREMENT OPPORTUNITY

- **The Retirement Landscape** – critical retirement demographics and current trends, with an understanding of the role of the client and advisor

- **Retirement Mindset and Behavior** – evolution of retirement approaches, and understanding the behavioral science related to finance, aging, retirement, cognitive decline, and family dynamics to positively impact client actions

- **The Ethical Advisor** – business standards, regulatory requirements, ethics concepts and the code of professional responsibility

THE RETIREMENT CLIENT

- **Client Discovery and Analysis** – prudent, client-oriented advisory processes, and ability to create, implement, monitor, and adjust retirement plans

- **Assessing Retirement Readiness** – scenario planning models and optimized retire-

'The enhanced RMA Certification has been developed to be more practical, applicable, and outcomes-based. It maintains its differentiation from other retirement income programs by being product-agnostic and client focused.'

ment income plans, issue prioritization, understanding available capital for funding goals, income creation using assets and liabilities

- **Retirement Risk Management** – approaches, concepts, categories, assessments, and strategies

THE RETIREMENT TECHNICAL DESIGN

- **Retirement Portfolio Allocations** – planning approaches, including goals-based planning to build a repeatable retirement income planning client engagement process

- **Key Retirement Planning Decisions** – Social Security and Medicare strategies, as well as withdrawal policies, rules and risks

- **Implementations Strategies** – portfolio allocations, product selection, insurance, lending, and investment vehicles specific to delivering sustainable retirement income plans

- **Life in Transition** – special situations, considerations, and aging issues

- **Retirement Policy Statements** – road map for clients to take actions against their retirement income plan

Applicants must meet a three-year experience requirement and pass a comprehensive background check as part of the application process. To prepare candidates to sit for the new, comprehensive certification exam, the RMA education program will be migrated to a new learning experience platform.

Founded in 1985, the Investments & Wealth Institute is the premier professional association, education provider, and standards body for financial advisors. Through its events, publications, courses, and certifications, the Institute delivers Ivy league-quality, highly-practical education to more than 30,000 practitioners annually in over 40 countries. Members of the Institute include investment consultants, advanced financial planners, and private wealth managers who embrace excellence and ethics in applying a broad set of knowledge and skills in their daily work with clients.

Learn more at investmentsandwealth.org.