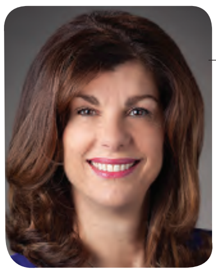
# WOMEN
## IN FINANCE

CUSTOM CONTENT • July 18, 2022

# WOMEN IN FINANCE

*Accounting*



## MARIA ARRIOLA

LSL CPAS

Maria Arriola is a partner at LSL CPAs and serves as a trusted advisor and partner to closely held business owners and their key personnel.

Arriola works with manufacturers and distributors, specialty contractors, and professional service providers throughout Southern California. Many of her clients came to her as growing businesses looking for advice, guidance, and collaboration beyond the traditional tax and assurance services.

For over 30 years, Arriola has worked alongside her clients to help them successfully navigate their growth phase while strategically planning for future goals, including growing, preserving, and managing wealth, retirement planning, succession planning, and positioning the company for IPO or sale.

Arriola is passionate about working with manufacturing and distribution businesses with specialization in international business entering the U.S. market. She understands the complexities of manufacturing accounting, a particularly beneficial service for companies challenged by today's global realities.

Arriola is a member of the American Institute of Certified Public Accountants (AICPA), the California Society of Certified Public Accountants (CalCPA), and PrimeGlobal, an award-winning association of independent accounting and business advisory firms. She is a CPA and received her B.A. degree in Business Administration with an emphasis in accounting from California State University, Fullerton.

Outside work, Arriola enjoys spending time with her husband and children, doting on her two new granddaughters, and keeping busy with her large, extended family.

Arriola can be reached at LSL CPAs, (714) 672-0022, Maria.Arriola@lslcpas.com.

*Banking*

## XIOMARA ARROYO

PNC BANK

Xiomara Arroyo is a market manager at PNC Bank, serving the Southern California region. She leads a team of dynamic financial consultants who customize financial wellness and employee benefits programs for mid- to large-sized companies.

Arroyo began her career in the financial services industry 16 years ago. She spent most of her career leading various branch teams in consumer banking and later joined the workplace banking team at Wells Fargo where she implemented new household growth strategies in collaboration with her business banking and commercial banking partners.

Prior to joining PNC, Arroyo served as foundation manager for Wells Fargo's public affairs group where she managed a regional foundation budget of philanthropic and sponsorship investment dollars in partnership with market executives to enhance market brand, reputation, and strengthen the local communities that she served.

A strong proponent of community engagement, Arroyo is a public servant who actively participates in the community. She currently serves as chairwoman of the board for the local Habitat for Humanity and is a member of the president's advisory council at her alma mater in San Diego County.

Arroyo is a recent graduate of UCLA's Anderson School of Management, where she received an Executive MBA.

*Banking*

## CLAUDINE BACHELOR

UNION BANK

Claudine Bachelor is a managing director and senior fiduciary management executive at The Private Bank at Union Bank. With nearly three decades of experience, Bachelor has gained expertise in fiduciary risk management while developing the leadership skills needed to recruit, hire and mentor highly effective teams of trust professionals.

Bachelor enjoys serving others, especially those who cannot navigate financially for themselves. She also has a high EQ that enables her to really connect with people to understand their needs and emotions, and that helps her navigate difficult conversations with grace. professionalism and integrity.

She leads by example, never asking her colleagues to do something she wouldn't do herself, and takes pride in constantly learning and improving. Bachelor has an extensive athletic background—she attended Willamette University in Oregon on a volleyball scholarship—and puts her learnings from competitive team sports to work in the business world.

Bachelor is active in her church, leading a women's Bible study group and serving as an usher and "conductor" for a children's "train" made of golf carts. Her hobbies have taken her to the sky and sea, as she has skydived and is SCUBA certified. She also continues to play sports, including tennis, pickleball and golf, and loves to hike, kayak and travel. Bachelor is also an animal lover with two dogs, a 15-year-old shepherd mix and a 1-year-old miniature goldendoodle.

*Banking*

## JULIE BECKLEY

UNION BANK

Julie Beckley is a highly talented Director and senior vice president of Business Development in the Orange County Commercial Banking group at Union Bank®. She is responsible for the business development of new middle market relationships, targeting companies with sales in the range of $25 million to $2 billion whose credit needs generally range from $5 million up to several hundred million. Most recently, she earned Union Bank's Top Producer Award for 2021, an honor that she has received multiple times in previous years.

Beckley's primary responsibilities include working closely with prospective clients to thoroughly understand their short- and long-term financial and strategic objectives and to provide appropriate thought leadership. Beckley provides an insightful understanding of the full range of credit and non-credit suite of products and services at Union Bank. She has held multiple positions in her 34-year career at Union Bank, including over 22 years with the Orange County Commercial Banking group.

An active member of the Association for Corporate Growth, Financial Executives International, and Forum for Corporate Directors, Beckley thrives on networking with other senior executives in Orange County and is well known and respected by these peers. She is also a founding member of CFO Focus Orange County, an organization that brings leading CFOs together for engaging discussions and networking.

Beckley can be reached at Julie.beckley@unionbank.com or (949) 322-5148.

*Banking*

## RAQUEL BONE

PNC BANK

Raquel Bone is a market managing director for PNC Institutional Asset Management® in Southern California.

Bone joins PNC after spending nearly three decades with JP Morgan with her most recent role as executive director and client advisor for JP Morgan Asset Management Global Liquidity. Her previous roles at JP Morgan include commercial bank liquidity sales, senior investment specialist within the private bank, and the investment bank fixed income sales and trading. Prior to JP Morgan, Bone worked for Koch Energy Trading and Tenneco Energy in Houston.

Bone is very active in the community and served on multiple boards over the past ten years. She currently serves on the Board of Trustees for the NAACP and the foundation board for New Mexico State University.

Bone has a Bachelor of Business Administration in finance and international business and an MBA from New Mexico State University, and she has a Master of Public Administration with a concentration in non-profit management from the University of Southern California. She also has a Diversity, Equity and Inclusion Certificate from Cornell University. Additionally, she holds FINRA Series 3,7,9,10,24,30,63, and 66.

In her spare time, Bone enjoys volunteering with local non-profit organizations, hiking, running and enjoying the beaches of SoCal. She has completed 22 marathons in the U.S. and overseas in China, Iceland and Greece.

*Accounting*

## PAMELA BUSTOS

LSL CPAS

Pamela Bustos is a tax partner at LSL CPAs and is entering her 30th year in public accounting. Her clients, which include privately held businesses ranging from manufacturers and distributors, professional service providers, and high-net-worth individuals, rely on her advice and assistance on a broad range of financial issues beyond tax compliance.

Bustos enjoys collaborating with her clients and providing them with alternative perspectives on business challenges and personal finances. Bustos's areas of expertise include tax compliance for pass-through entities involving partnerships, limited liability companies, S corporations, and C corporations. She routinely provides solutions including business and muti-generational tax forecasting and planning, merger and acquisition guidance, and retirement planning. She also has significant experience in handling federal and state tax audits.

Bustos is a member of the American Institute of Certified Public Accountants (AICPA), the California Society of Certified Public Accountants (CalCPA), the Commercial Real Estate Women of Orange County (CREW-OC), and PrimeGlobal, an award-winning association of independent accounting and business advisory firms. She is a CPA and received her B.A. degree in Business Administration with an Accounting emphasis from California State University, Fullerton, and her M.S. degree in Taxation from Golden Gate University in San Francisco.

Outside work, Bustos enjoys spending time with her husband (who was and still is her high school sweetheart) and two adult children. She is a huge music fan and enjoys attending live concerts.

Bustos can be reached at LSL CPAs, (714) 672-0022, Pam.Bustos@lslcpas.com

# Invested in women's success

Women on the Move is JPMorgan Chase's commitment to fuel female ambition and advance financial equality.

Today, with women making up half of our global workforce and represented at every level of our organization, we are building on our success and reaching externally to expand our commitment to empower all women.

JPMorgan Chase proudly stands with the Orange County Business Journal as we celebrate a group of extraordinary businesswomen and leaders.

Learn more: jpmorganchase.com/WOTM

JPMorgan Chase & Co.

# WOMEN IN FINANCE

*Wealth Management* FIRST FOUNDATION

## JENNIFER CAGLE

FIRST FOUNDATION ADVISORS

Jennifer Cagle is a senior managing director in our Wealth Advisor Services with over 25 years' experience. She is responsible for business development and relationship management where she advises high-net-worth families, foundations, and nonprofit organizations. In addition to managing the investment portfolios for her clients, she prepares comprehensive financial plans which include cash flow, tax analysis and wealth transfer strategies.

*How did you get into banking and finance?*

I was fortunate to have someone who believed in me and was invested in my success. I don't think I would have chosen this career path without that positive influence at the very beginning.

*What do you enjoy most about working in banking and finance?*

I really enjoy the relationship side of this business. I have the pleasure of working with so many incredible individuals and helping them with many of life's challenges. I am constantly learning and growing as a professional, which is very rewarding.

*What advice do you have for females looking to get into banking and finance?*

I have often heard women I've mentored say that they weren't strong in math or weren't interested in finance. I encourage them to try an internship to really experience how diversified this industry is or ask for an informational interview. For women who know they want a career in finance, I recommend earning their CFP or the CFA designation. This provides them with knowledge and credibility. This is a great time to be a female advisor.

*Banking* J.P.Morgan WEALTH MANAGEMENT

## LANÄN CLARK

J.P. MORGAN WEALTH MANAGEMENT

Lanän Clark is a Regional Director at J.P. Morgan Wealth Management for the Los Angeles and Orange County Region. She has 25 years of experience in the wealth management industry.

Clark leads a team of Market Directors and financial advisors in nearly 200 Chase branches. Advisors partner with clients on creating personalized financial strategies around their specific needs and goals and working toward those goals. In times of uncertainty, an advisor can help clients focus on their long-term plan and avoid making emotional decisions with their investments.

In her leadership role, Clark supports Market Directors and advisors in their professional growth. She helps them navigate the firm's network of resources and shares best practices for supporting clients. She is also focused on recruiting best-in-class talent to continue growing her team.

"The needs of our clients are at the center of everything we do," says Clark. In the past three months, J.P. Morgan has hosted about 20 in-person events in Los Angeles and Orange County to educate clients about what's happening in the markets and answer their questions.

Before her career in financial services, Clark served in the United States Navy Active Reserves for eight years, where she was awarded two Navy Achievement Medals and a Navy Commendation Medal. She earned her Bachelor's Degree from the University of West Florida and a Master of Business Administration from Webster University.

*Accounting* RSM

## ERIKA CONIGLIO

RSM

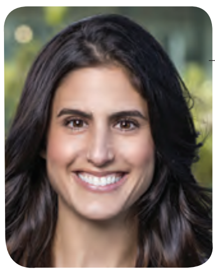
As a director with RSM for the past 14 years, Erika Coniglio is passionate about accelerating the growth of Southern California businesses, with an emphasis on C-level relationship management and client satisfaction. She exemplifies the firm's brand promise, "the power of being understood," and five key characteristics, "caring, curious, collaborative, courageous, critical thinkers," by dedicating herself to client advocacy to ensure customer needs are met with a customized tailored approach of the firm's comprehensive tax, audit and consulting capabilities.

Coniglio focuses on Orange County and Inland Empire area businesses, primarily in the technology, life sciences and consumer products industries. A key part of her role is leveraging the firm's vast talent, resources and locations to deliver the best team to every single client engagement. As the largest middle-market professional services firm, RSM has a national presence and global reach, and approximately 80% of Coniglio's clients have an international presence.

Coniglio is actively involved with local organizations, such as Octane, which aims to create 55,000+ jobs in Southern California's tech and health tech space by 2030. RSM has been a platinum sponsor of Octane for the last six years. Coniglio is a member of Octane's High Tech Awards committee, which interviews and selects program finalists. Additionally, she is involved with CFO Focus and serves on the membership committee for the Orange County Chapter of Financial Executives International. You can reach Coniglio at erika.coniglio@rsmus.com or (949) 255-6521.

# WOMEN IN FINANCE

*Banking* Northwestern Mutual



## ELISE DIAZ

NORTHWESTERN MUTUAL

Elise Diaz is a financial advisor who is passionate and specialized in working with women, sales executives, physicians, tech professionals and business owners. Her comprehensive planning approach includes implementation of tax-efficient strategies, risk mitigation, retirement planning, investment services and wealth preservation. She and her team partner with clients at every stage of life, helping them to transform their goals and planning opportunities into a path for growth towards their full potential. Her clients can expect to gain clarity and organization around their financial well-being, education on how to best address areas of opportunity, and accountability around the execution of their customized, personal financial plan.

With a background in marketing and business development, Diaz first started her career in the financial services industry as the chief of staff for Northwestern Mutual-Irvine. There, she spent five years attracting talent and developing advisors. Over the course of that time, she realized that her true passion was for developing one-on-one relationships and helping people define and achieve both personal and professional goals. She then made the switch to become a financial advisor herself. Since then, she has enjoyed collaborating with fellow advisors and other team members to educate and provide comprehensive service to her clients.

Diaz graduated from Cal State San Marcos with a bachelor's degree in business and a minor in Psychology. When she's not spending time working with clients and cultivating her business, Elise enjoys cooking big family meals, listening to Italian music, and cozying up and reading a good book.

*Accounting* SMITH DICKSON CERTIFIED PUBLIC ACCOUNTANTS, LLP

## DEBORAH DICKSON

SMITH DICKSON

Deborah Dickson founded Smith Dickson, Certified Public Accountants, LLP, 30 years ago and continues to serve as the managing partner. Her experience includes forensic accounting and expert testimony, tax, and consulting.

Dickson provides forensic accounting, litigation support services and expert witness testimony with an emphasis on business disputes including fraud and embezzlement, intellectual property, real estate, trust and estate, employment, and personal injury. She works as a forensic expert witness in Federal, State, Probate, and Family Law Courts; in arbitrations; and as a court appointed referee - providing asset and fraudulent expense tracing, economic damage analysis; lost profits and unjust enrichment calculations; forensic accounting; business valuations; financial/tax records analysis; and expert testimony.

Dickson personally handles the tax and accounting matters for high-net-worth clients and business owners—advising on strategic business planning, tax planning and compliance, bank financing negotiations, and financial statement presentation. She is frequently involved with due diligence and structuring of business buy/sell deals. She is a popular speaker on subjects such as tax planning and buying/selling businesses.

Dickson began her career as an auditor for Deloitte (formerly Touche Ross) and subsequently accepted an offer to run the Entrepreneurial Services Division at PricewaterhouseCoopers (formerly Coopers & Lybrand).

Contact Dickson at (949) 553-1020, www.smithdickson.com.

*Finance* uDirect IRA Services, LLC

## KAAREN HALL

UDIRECT IRA SERVICES

Despite being in the midst of a recession and mortgage market collapse, Kaaren Hall founded and made a resounding success of uDirect IRA Services. She discovered a strategic way to put her 20+ years in mortgage banking, real estate and property management to use. The solution was an untapped market for both her skills and for investors—self-directed IRAs. Through uDirect IRA, she has guided tens of thousands of Americans through the process of diversifying their investments using self-directed IRAs with $1B+ Under Management.

She says, "Financial literacy is not taught in schools, but our future depends on understanding it. Only about 4% of U.S. investors have a self-directed IRA. Why? Because most investors and many advisors simply aren't aware of it."

For those raising capital, Self-Directed IRAs represent a way to tap into $40 trillion in retirement savings. "Alternative assets" is fast-growing asset class and asset sponsors all over the country are utilizing the SDIRA for their capital needs.

Because Self-Directed IRAs can have a dramatic impact on retirees' quality of life, Hall brings her full passion to educating Americans about the little-known investment vehicle. Hall's company, "uDirect" was founded in 2009 and has $500 million+ under management with account holders in every state in the U.S.

Learn more about Hall and her thriving company at uDirectIRA.com

# WOMEN IN FINANCE

*Banking*

ENTERPRISE BANK & TRUST MEMBER FDIC

## SUNNY HAN-JEON

ENTERPRISE BANK & TRUST

Sunny Han-Jeon is recognized as the go-to commercial banker among leading professionals and entrepreneurs in Southern California. She is the senior vice president, relationship manager at Enterprise Bank & Trust. Han-Jeon brings over 25 years of experience as a rainmaker in the banking scene. She prides herself in cultivating long-term relationships with her clients and creating solutions that empower her clients to reach their goals. She handles all aspects of commercial banking, including lending, property management, third-party escrow services, and a full suite of commercial banking products. Han-Jeon also actively serves the community as a board member of nonprofit organizations C5LA and the California Receivers Forum. Thank you, Sunny, for your dedication to our clients and our communities.

*Banking*

HMAC HOME MORTGAGE ALLIANCE CORPORATION

## HANAN HANNA

HOME MORTGAGE ALLIANCE CORPORATION

Owning a home is a luxury many will never experience in the U.S. Hanan Hanna, part of the husband-and-wife team who founded Home Mortgage Alliance Corporation (HMAC) in 2013, has been working hard to change that reality. As CEO at HMAC, Hanna truly puts people first. "I deeply believe in helping other people. It's one of the things I love most about America. When I immigrated to California in 1991 from Egypt, I witnessed a true spirit of compassion and opportunity. Even though I didn't speak any English, so many helped me learn and adjust to life here." As Hanna immersed herself in American society and language, she spoke with anyone she could. "I was eager to learn about people's lives. As time went on, I was able to understand those around me and their personal situations and was shocked to discover the struggles many were facing, especially financially."

The solution? Mortgage Lending. "We saw a key opportunity to rethink the whole industry, to open it up to underserved communities nationwide. So many individuals have historically struggled with accessing credit assistance." Hanna recalls. Since 2013, HMAC has seen great growth with locations in over 15 states. "Part of our CDMP goal is to educate borrowers on their mortgage options, increasing homeownership opportunities."

Hanan and Alfred have two adult daughters, a granddaughter, and a grandson on the way. She graduated with a degree in Architectural Interior Design from CSU Long Beach in 1995.

*Accounting*

SMITH DICKSON CERTIFIED PUBLIC ACCOUNTANTS, LLP

## GINA LARA

SMITH DICKSON

Gina Lara has been counseling clients in tax and financial planning matters for more than fifteen years. She began her career in the financial industry working at an independent wealth management firm that catered to business owners, professional athletes, and other high net worth clientele. During her tenure, Lara became versed in all aspects of financial planning, from investment management, tax, and estate planning. As she completed her MBA from Pepperdine University and obtained her license as a Certified Financial Planner (CFP®), Lara achieved corresponding success within the wealth management firm, rising to a director position.

Several years ago, Lara joined the team at Smith Dickson, CPAs—a firm that she knew and respected from having collaborated with on behalf of her wealth management clients. At Smith Dickson, Lara continued to develop her skills and qualifications, most recently earning the designation of enrolled agent (EA)—the highest credential granted by the Internal Revenue Service for federally licensed practitioners who specialize in taxation.

Lara's distinctive background provides her clients an unparalleled scope of knowledge that is utilized in both the tax and the forensic accounting department at Smith Dickson. Lara's tax role at the firm includes planning and compliance for individuals, business owners, and trusts. On the forensic accounting side, Lara specializes in financial analysis and litigation consulting services for trust and estate matters.

Contact Lara at Smith Dickson, Certified Public Accountants, LLP, (949) 553-1020, www.smithdickson.com.

# WOMEN IN FINANCE

*Banking*

## LINDSAY LAWRENCE

FIRST FOUNDATION BANK

Lindsay Lawrence currently serves as chief operations officer at First Foundation Bank. Since joining, she has overseen several key growth initiatives, including the build-out of the retail banking team, expansion of banking operations across five states, and the launch of First Foundation's digital bank. Lawrence also supports the local community with her work at Mater Dei High School, Our Lady Queen of Angels, Juvenile Diabetes Research Foundation, and the Mary and Dick Allen Diabetes Center at Hoag Hospital.

*How did you get into banking and finance?*

Accidentally. My family was in the mobile home park business, and I became interested in the financing side of things. I was fascinated with how banks work, especially on the funding and operational side. Before I knew it, I had spent the last 17 years of my career in banking!

*What do you enjoy most about working in banking and finance?*

I love that we help our clients achieve their financial goals. Whether helping them purchase their first home, start or grow their business, or even open their kid's first bank account — it's so rewarding to help clients on their journey.

*What advice do you have for females looking to get into banking and finance?*

Do it! There are so many opportunities within the banking and finance sector, and regardless of the path you ultimately take the industry provides a wonderful foundation for you. I also believe that having a female perspective around the decision-making table is so critical for any company.

*Accounting*

## KATHY LAWSON

SINGERLEWAK LLP

Kathy Lawson is a partner in SingerLewak LLP Assurance and Advisory practice based in our Irvine office. Lawson is a Certified Public Accountant with more than eighteen years of experience in public accounting. Lawson proudly serves private companies from start up to a billion dollars in revenue in a variety of industries that include technology, professional services, manufacturing and distribution, healthcare and nonprofit organizations. Lawson has transaction experience with corporate restructurings, mergers and acquisitions and previously worked significantly with public initial offerings.

She started her career with SingerLewak in 2002. As part of the Firm's in-house training program, Lawson has conducted numerous seminars on accounting, auditing, and related subjects and serves on various committees within the Firm and heads up the Firm's Irvine recruiting and marketing efforts. Lawson takes pride in consulting with her clients in diverse sectors on efficient solutions such as tax compliance and advisory, IPOs, assurance and growth advisory. She is an active member of ACG OC, FEI and other local organizations. Lawson can be reached at klawson@singerlewak.com or at (949) 261-8600 or via LinkedIn @KathyLawson

*Accounting*

## CRYSTAL LI

UHY LLP

Crystal Li is a partner at UHY LLP with more than 15 years of diversified experience in public accounting, with a concentration in IPOs, Special Purpose Acquisition Companies (SPACs), reverse-mergers, and financial due diligence. She serves as a leader of UHY's China Group, which works closely with U.S. and Asian companies to encourage international growth between the continents.

As a leader of the firm's SPAC and IPO practice, Li supports companies on all sides of the public market, including international firms seeking entrance to the U.S. market. Her work with SPACs regularly results in deals in excess of $100 million, although Li has completed an international de-SPAC transaction in excess of $1 billion. Last year, she led a traditional IPO engagement for a local Southern California based company, which was listed on Nasdaq within six months. She serves as a technical resource to UHY International and collaborates with other firms to complete international and cross-border due diligence engagements.

In addition to serving as the Irvine office's lead partner, Li co-manages the Beijing office established by UHY's U.S. operations. She has grown both offices from the ground, both now boasting a rapidly expanding workforce with a client base to match.

Li is an advocate for the Chinese American community and involves herself in the Chinese American CPA Association. Li always welcomes opportunities to share her extensive knowledge, and she regularly collaborates with other community professionals to provide information on hot topics and answer questions from businesses that help them grow.

*Lugano Diamonds embraces*

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# WOMEN IN FINANCE

*Wealth Management*

## LINDA K. LYONS

ONPOINTE WEALTH MANAGEMENT OF WELLS FARGO ADVISORS

*Vice President - Investments*

Relationships come first. That is Linda Lyons' guiding principle as she provides comprehensive wealth management, estate planning strategies and investment management advice to her clients. For over 22 years, Linda has had a profound impact on the lives of those she works with by forming long-term relationships with her clients. Linda specializes in working with Foundations and is very proud that her direct work with them has a significant impact the lives of many others.

**Education, Registrations, and Credentials**
- Certified Private Wealth Advisor® (CPWA®)
- CERTIFIED FINANCIAL PLANNER™ (CFP®) professional
- Certified Investment Management Analyst® (CIMA®)
- Series 7 and 66 securities registrations
- B.A., Accounting, California State University – Fullerton
- California Insurance License: 0D10935
- Resident State: CA

Linda is committed to giving back to her community and is a proud member of Soroptimist International of Huntington Beach. Linda and her husband, Kurt Hubler, are active members of their local church, enjoy traveling both domestically and internationally, are passionate about tennis and are parents of five adult children.

Linda can be reached at (949) 759-4550 or linda.lyons@wfa.com

http://fa.wellsfargoadvisors.com/onpointe-wealth-management

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*Banking*

## ROBIN NARIKE PRECIADO

UNION BANK

Robbin Narike Preciado is a 12-year Union Bank veteran who serves as regional president overseeing retail banking in Orange County, the Inland Empire and Southern L.A. She is an innovative and strategic leader with a deep business acumen who is known for her ability to collaborate across teams to serve clients and employees, and to consistently achieve financial performance targets.

Narike Preciado says her mission is to attract, grow and empower best-in-class talent to maximize their potential; serve clients as one Union Bank team to help them achieve their financial goals and dreams; and to serve the communities where she leads as a conduit for connecting individuals and organizations to improve quality of life and grow businesses.

Her community involvement spans more than three decades, including past or current board member roles on the Orange County Business Council (where she's a past Chairwoman), the Orange County United Way, the San Diego Regional Chamber, the Little Tokyo Service Center, the YMCA Los Angeles, KOCE Public Television, the Orange County Asian Pacific Islander Coalition Alliance (where she is a past Chairwoman) and the Orange County Asian Business Association.

Narike Preciado has received numerous awards and accolades from this publication as well as the Orange County Business Council, the Pacific Coast Business Journal and Women of Color magazine.

The fourth-generation Japanese American loves the outdoors and her hobbies include fishing, paddleboarding, kayaking and team sports. She and her husband of 21 years have two daughters, the oldest a recent high school graduate.

*Wealth Management*

## ALEXANDRA K. NICHOLS

ONPOINTE WEALTH MANAGEMENT OF WELLS FARGO ADVISORS

*Vice President - Investments*

Alex Nichols helps individuals and families with personalized wealth management which is a blend of making informed decisions, balancing financial and emotional complexities and creating an investment approach designed to align investments to life goals, risk tolerance and tax-efficiency. She serves as an anchor to help keep clients grounded and focused on what's really important during emotional times and as their quarterback to navigate all financial decisions.

**Education, Registrations, and Credentials**
- CERTIFIED FINANCIAL PLANNER™ (CFP®) professional
- Certified Investment Management Analyst® (CIMA®)
- Series 7 and 66 securities registrations
- B.S, Engineering; Minor in economics, Duke University
- California Insurance License: 0K26225
- Resident State: CA

Alex and her husband, Ryan have two children which keep them both very busy with various activities. In addition to spending time with her family, Alex enjoys traveling, playing volleyball, and serving on the National and SoCal Duke University Alumni Boards.

Alex can be reached at (949) 759-4550 or alexandra.nichols@wfa.com

http://fa.wellsfargoadvisors.com/onpointe-wealth-management

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# WOMEN IN FINANCE

*Trust Services*

## SHELLY O'BYRNE

FIRST FOUNDATION BANK

Shelly O'Byrne is the director of Trust Services for First Foundation Bank. She is responsible for growing the trust business, managing the team of trust officers and administrators, ensuring that trust clients are provided with exceptional customer service, and effectively managing risk within the trust function of the bank.

*How did you get into banking and finance?*

Accidentally, really. A woman in my MBA program convinced me to apply at her company where she was working as a financial planner. That was the beginning of my path.

*What do you enjoy most about working in banking and finance?*

I really like the interaction with clients and the problem-solving aspects it involves. I enjoy being creative at the beginning of the process with some clients, and I really like helping them construct their ideal plan.

*What advice do you have for females looking to get into banking and finance?*

I think women can be really well-suited to this industry because, at the end of the day, a lot of it comes down to helping people. For those just getting started, ask questions and think about how your unique skills can be useful. Then speak up and find out where you can add value.

*Banking*

## MANISHI PARIKH

WELLS FARGO

Manishi Parikh is the market executive for Wells Fargo in Orange County. With a team of 30, her business serves the financial needs of commercial customers throughout Orange County, with annual sales typically ranging from $20 million to $2 billion. Most recently, Parikh has served as the loan supervisor for the Orange County and San Diego Markets. With more than 21 years of banking experience, Parikh has been a loan team manager and relationship manager in the Orange County South Middle Market Banking office.

Parikh earned her bachelor's degree in economics with honors from University of California, Irvine and her M.B.A. from the University of Southern California. She is a member of the UCI CEO Executive Roundtable and serves on the Associates Board of the Second Harvest Food Bank. Parikh lives in Irvine, California, with her husband and two sons.

*Banking*

## KATE E. PHELAN

U.S. BANK PRIVATE WEALTH MANAGEMENT

As senior vice president, California Regional Director of Wealth Planning & Trust Advisory, Kate E. Phelan leads a team responsible for all aspects of wealth planning and trust advisory. She partners with senior executives to ensure performance in the areas of wealth and estate planning as well as wealth transfer needs. Phelan and her team also research and recommend fiduciary strategies and opportunities for high net worth individuals and families.

Phelan began her career in the banking and financial services industry in 2015. Prior to joining U.S. Bank Private Wealth Management, Phelan worked as an estate planning attorney. Her professional background includes designing and implementing wealth transfer strategies, including multi-generational estate plans, philanthropic plans involving foundations, charitable trusts and donor advised funds; assisting clients with planning related to education and retirement funding; and planning regarding California and Federal taxation.

Phelan is an active member of her community. She serves as president & board chair for Girls Inc. of Orange County, is a member of the Board of Directors of the Laguna Playhouse in Laguna Beach, as well as Public Counsel in Los Angeles. Phelan also participates in Emerging Leaders of the United Way of Greater Los Angeles.

Phelan resides in Costa Mesa, California with her husband. When she is not at work, she enjoys travel, college basketball and writing.

SMITH DICKSON CERTIFIED PUBLIC ACCOUNTANTS, LLP

# The Best Defense is a Good Offense: Trust Accounting

*by Gina Lara, MBA, CFP®, EA*

When the first request for a trust accounting came from one of six multi-generational trust beneficiaries, counsel noted that the request was not a formal petition for accounting filed with the Court. Counsel argued that preparation of a formal fiduciary accounting pursuant to California Probate Code requirements would be overkill. The trustee agreed; after all, she reasoned, the beneficiaries were all family.

A few years later, mired in interrogatories and document production, this trustee came to us with her newly appointed defense attorney and engaged us to prepare extensive formal court fiduciary accountings.

Gina Lara

Why did this happen?

Trustees who are not presently seeking court approval have flexibility in the format of their trust accounting, but they still must meet certain substance requirements. Accounting in the probate code format is the best way to ensure these requirements are met and adequate disclosure has been made to all beneficiaries.

A court fiduciary accounting is the most bulletproof documentation of trust activity. It is prepared using a very specific format based on the applicable financial reporting framework outlined in the Probate Code and is consistent with the Uniform Principal and Income Act (UPIA). Instead of the debits and credits that accountants typically report, fiduciary accountants report in terms of principal and income. Rather than preparation of balance sheets and income statements, fiduciary accountants prepare schedules such as Assets on Hand and Summary of Account.

The cost of an accounting prepared in probate code format is an administrative expense of the trust. It is immaterial in comparison to the cost of defending oneself in court for failure to adequately deliver timely accountings of trust money to beneficiaries. When it comes to trust accounting, the best defense is a good offense by filing proper fiduciary accountings each year.

*Gina Lara, MBA, CFP®, EA is Senior Manager in Tax and Forensics at Smith Dickson, Certified Public Accountants, LLP. She specializes in trust and estate compliance and litigation support. For additional information, contact Ms. Lara at (949) 553-1020 or email gina.lara@smithdickson.com.*

# WOMEN IN FINANCE

*Banking*

JPMORGAN CHASE & CO.

## SYLVIA PIZARROSO

JPMORGAN CHASE

Sylvia Pizarroso is a Vice President on the Emerging Middle Market Team for JPMorgan Chase in Orange County and the Inland Empire.

Pizarroso advises mid-size companies by providing tailored solutions including credit and financing, treasury and merchant services, digital banking and payments, and international banking.

She's been with JPMorgan Chase since 2010 where she has also held senior roles with its Business Banking division. In total, Pizarroso has over 30 years of industry experience with other roles including Credit Analyst and Commercial Underwriter.

Pizarroso was recently elected as Chair of the Board for the Orange County Hispanic Chamber of Commerce, after serving as a board member for nearly five years. The Chamber supports the development of businesses by providing opportunities for networking, legislative advocacy, access to capital, education and training programs.

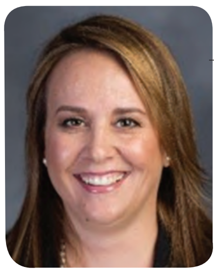
She also supports other organizations mentoring young adults in workforce readiness and has delivered educational seminars to the small business community throughout her entire career.

Born in La Paz, Bolivia, Pizarroso immigrated to the United States at the age of 15. She attended the University of Phoenix while working full-time.

In her free time, Pizarroso enjoys travelling, dancing and volunteering in the community. Sylvia resides in Orange County with her husband and is the proud mother of two children.

*Accounting*

SingerLewak Accountants & Consultants



## CECILIA SANUDO

SINGERLEWAK LLP

Cecilia Sanudo is a director in SingerLewak LLP's Assurance and Advisory practice -based in our Irvine office. Sanudo is a Certified Public Accountant with more than thirteen years of experience in public accounting. Sanudo's clients are primarily private companies from start up to a billion dollars in revenue in a variety of industries that include manufacturing and distribution, professional services, technology, transportation and logistics and nonprofit organizations. Sanudo also has transaction experience including corporate restructurings, mergers and acquisitions and previously worked significantly with public initial offerings.

She started her career with SingerLewak in 2008 and is a member of the AICPA and CALCPA. Aside from her daily client service responsibilities, Sanudo is an active member of the Firm's recruiting efforts, in-house training program and is a member of various professional organizations such as ACG OC. Outside work, Sanudo loves to spend time with family, traveling and mentoring first generation college students. Sanudo can be reached at csanudo@singerlewak.com or at (949) 261-8600 or via LinkedIn @CeciliaSanudo

*Banking*

J.P.Morgan PRIVATE BANK

## KELLI KLINE SARNA

J.P. MORGAN PRIVATE BANK

Kelli Kline Sarna is an Executive Director with J.P. Morgan Private Bank in Orange County. Here, she is the bank's Investment Specialist where she is responsible for working with the firm's private clients in the development and implementation of investment strategies across asset classes, including equities, fixed income, and alternative investments.

Prior to joining the Orange County team in 2013, Sarna spent three years in the Los Angeles office where she worked with some of the firm's most sophisticated clients across Southern California. Before joining J.P. Morgan, Sarna was a Relationship Manager and in New Business Development at Bloomberg L.P. in San Francisco. At Bloomberg, Sarna managed strategic relationships with Asset Managers, Investment Banks, Hedge Funds and Broker Dealers in the Southern California region.

Sarna received her Bachelor's Degree with honors from the University of Southern California. She is a member of J.P. Morgan's Volunteer Leadership Group and resides in Newport Beach with her husband and two children.

*Banking*

PNC BANK

## PENELOPE VANCE

PNC BANK

Penelope Vance is the fiduciary managing director for PNC Private Bank℠.

Vance's banking career spans more than 30 years in corporate and personal trust leadership positions. She began her career at Fidelity Union Trust Company (now Wells Fargo), where she ultimately served as senior vice president managing trust services for a six-state market.

Before joining PNC, Vance transitioned to Montclair State University, fulfilling a life-long desire to work in higher education, where she developed the institution's corporate partnership strategy. Attracted by PNC's reputation as the premier provider of financial services delivered in a highly client-focused manner, Vance returned to banking to lead the PNC Private Bank team.

She earned a Bachelor of Arts in psychology from Mount Holyoke College. Vance completed the executive leadership program at Keenan-Flagler School of Business at UNC, Chapel Hill. Vance holds the Trust Certification (CTFA) and is a graduate of the International Coach Federation, where she earned a certification in executive coaching.

An active participant in her community, Vance has served on numerous boards and committees that benefit her local neighborhoods.

*Wealth Management*

WELLS FARGO

## JANET WIESEN

WELLS FARGO

Janet Wiesen is a private wealth advisor at Wells Fargo Private Bank in Irvine, CA, and has nearly 40 years of experience in financial services.

Wiesen and her business partner Kevin work with 50 High-Net-Worth clients managing assets over $2.5 billion dollars. To assist these clients in effectively managing their wealth, Wiesen first identifies each client's unique goals and then by coordinating a team of specialists to implement custom, comprehensive wealth plans to help accomplish those goals. Wiesent's depth of knowledge in investments, credit, banking, trust, and wealth transfer helps her deliver consultative, goal-based wealth plans for her clients. She focuses on building, protecting, and utilizing their wealth through innovative, tax-efficient structures and solutions.

Wiesen is proud to be part of an organization that always puts the client first. Wells Fargo Private Bank melds the unique needs of each client with their short- and long-term financial objectives through its industry-leading and award-winning planning expertise.

A southern California native, Wiesen has two children and a Bernese Mountain Dog, Agnes. Her daughter is a former collegiate volleyball player and is currently in law school, and her son is a married army veteran who works in agriculture in Texas. Away from the office, Wiesen has enjoyed ballet dancing and serving as a hot yoga instructor. She is also a member and lead for Children's Liturgy of the Word at Holy Trinity Catholic Church.