Distinguished Leaders

Wealth Management

A professional wealth management advisor does more than advise you regarding how to invest your money. He or she – and the financial institutions they represent – can 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.

Within these pages, we've shone the spotlight on some of the very best, along with information about their careers, practice, and a quick look at what makes them stand out in their field.

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: Profiles were drawn from nomination materials submitted to the Orange County Business Journal. Those selected for inclusion were reviewed by the editorial department for inclusion.

2022 DISTINGUISHED LEADERS – WEALTH MANAGEMENT

OCEAN HEIGHTS ADVISORS

DAVID BAHNSEN

FOUNDER, MANAGING PARTNER
OCEAN HEIGHTS ADVISORS, LLC

David Bahnsen oversees the management of over $4 billion in client assets. Prior to launching The Bahnsen Group, he spent eight years as a managing director at Morgan Stanley and six years as a vice president at UBS. He is consistently named as one of the top financial advisors in America by Barron's, Forbes, and the Financial Times (2016-2022).

He is a frequent guest on CNBC, Bloomberg, Fox News, and Fox Business, and is a regular contributor to National Review. He hosts the popular weekly podcast, Capital Record, dedicated to a defense of free enterprise and capital markets. He is a regular lecturer for the Acton Institute and the Center for Cultural Leadership, and writes daily investment commentary at thedctoday.com and weekly macro commentary at dividendcafe.com.

Bahnsen is a founding Trustee for Pacifica Christian High School of Orange County and serves on the Board of Directors for the National Review Institute in New York City.

He is the author of several best-selling books including Crisis of Responsibility: Our Cultural Addiction to Blame and How You Can Cure It (2018), and The Case for Dividend Growth: Investing in a Post-Crisis World (2019). His newest book, There's No Free Lunch: 250 Economic Truths, was released in November 2021.

OCEAN HEIGHTS ADVISORS

KEVIN BARLOW, CFA

MANAGING PARTNER
OCEAN HEIGHTS ADVISORS, LLC

In January of 2022, Kevin Barlow founded Ocean Heights Advisors, an employee-owned firm based in Newport Beach with four partners who together advise on over $500 million for over 150 families primarily here in Orange County. In the past year, Barlow oversaw the creation of the new firm, the successful transition of 100% of the team's existing client base and the formation of Ocean Height's partnership with Mariner Platform Solutions to expand the range of services available to the firm's clients.

Since joining his original partners, Palo Capital's Kevin O'Grady and Nella Webster in 2015, Barlow has transitioned into the managing partner role overseeing day to day strategic leadership of the team and the tripling in the size of the firm's advisory base. In addition to working with the firm's clients directly, he also shares responsibility for the investment research that underlies our investment solutions.

Prior to Ocean Heights Advisors, Barlow was a managing director at a multi-billion dollar Los Angeles based Registered Investment Advisor, and headed the Private Client Group at Palo Capital in Newport Beach. He previously spent 10 years in wealth management and investment consulting roles with Bessemer Trust, City National Rochdale, and Fisher Investments. He received his MBA from The Wharton School at the University of Pennsylvania with a dual major in Finance and Management, and a B.A. with Honors from the University of Michigan. He holds the Chartered Financial Analyst® designation and is a member of the CFA Institute as well as the CFA Society of Orange County.

THE ZANDBERGEN GROUP — DISCOVER TRUE WEALTH

LETITIA BERBAUM

PARTNER AND COO
THE ZANDBERGEN GROUP

Letitia Berbaum is paving the way for future generations of female financial advisors. Through innovative strategies, Berbaum is able to help her clientele become financially fit so that they can thrive personally and professionally. Following her entrepreneurial instinct, Berbaum set out on a quest to be a part of a family office that offers a highly personalized approach to wealth management. This led her to become a partner and COO of The Zandbergen Group, which was launched during the height of the pandemic.

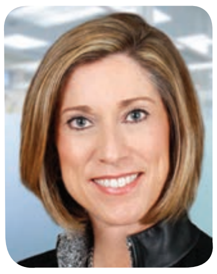
Berbaum specializes in wealth management, asset transfer strategies for high net worth individuals and multi-generational families, and full-service strategic planning for business owners - from those seeking an entrepreneurial framework to those exploring an exit plan.

Berbaum has been recognized as an outstanding wealth manager in several publications and has been named as an Orange County Five-Star Wealth Manager for five consecutive years. She has earned the Accredited Investment Fiduciary® (AIF®) designation and holds a Series 66 securities registration, as well as Long Term Care Insurance, Life & Health, and Insurance licenses. She currently serves as a Member of the USA Volleyball Audit, Finance and Budget Committee and is actively involved with philanthropic organizations such as Laura's House. Additionally, Berbaum's expertise has been featured by Forbes Business Council.

CIBC
CIBC PRIVATE WEALTH

KIMBERLY DWAN BERNATZ

MANAGING DIRECTOR, TEAM EXECUTIVE
AND HEAD OF CIBC PRIVATE WEALTH'S
NEWPORT BEACH OFFICE
CIBC PRIVATE WEALTH, US



A native of Orange County, Kimberly Dwan Bernatz witnessed its transformation from small beach towns to a diverse community rich with diverse organizations. As head of the CIBC Private Wealth, US Newport Beach office, she knows that success is a result of earning clients' confidence and trust, focusing on providing exceptional investment performance, and ensuring peace of mind about their financial affairs. As the leader of the client service team and the firm's business development efforts in the Southwest region, she and her team are dedicated to delivering exceptional performance and service across the full spectrum of wealth management. A strong believer in wealth presenting possibilities instead of burdens, they focus on what their clients need and helping them achieve their financial goals and vision for their wealth. Bernatz is a member of the OC Estate Planning Council, the Financial Planning Association of OC and the Hoag Hospital Foundation Planned Giving Advisor Council. She has served as past chairman of the board of directors for the Philharmonic Society of OC and past chairman of the Pacific Chorale board of directors. With a mission to provide financial education to individuals across all socioeconomic backgrounds, Bernatz is a founding member of the Center for Investment and Wealth Management at the University of California, Irvine's Paul Merage School of Business. She also serves as a professional mentor through CIBC's Mentorship program, as well as to clients and their children. Bernatz has been quoted in The Wall Street Journal, The OC Register, MoneyRates.com and Nonprofit Business Advisor.

LEISURE CAPITAL MANAGEMENT

GIDEON BERNSTEIN

PRINIPAL
LEISURE CAPITAL MANAGEMENT

Gideon Bernstein is a highly regarded community minded financial advisor. As principal, and chief investment officer at Leisure Capital Management in Costa Mesa, Bernstein has helped lead the way for his firm to achieve the significant milestone in December 2021 of managing more than $600 million in assets for their clients, the majority of whom work and reside in Orange County. Even while working toward that major accomplishment, Bernstein has made it his personal mission to not only help others grow their assets, but also to help them give their assets away.

In late 2021, Bernstein published his first book, Giving: A Handbook to Happiness for the Modern Philanthropist. Filled with personal stories, scientific research, and great insights, the book is written in a style that inspires giving at every level and offers strategies to help every reader create a personal plan and put it into action. In response to requests from enthusiastic readers and business leaders, Bernstein recently published the follow-on Workbook for Giving that offers personal exercises from the book in an easy-to-use workbook format.

Anyone who knows Bernstein personally (which includes a surprising number of individuals, families, and business leaders in Southern California and beyond) will not be surprised to know that all profits from his books is being given to charity. Bernstein puts giving into action for himself every day. Through his work at Leisure Capital Management and his books on giving, he is sharing that passion with the world.

CITY NATIONAL ROCHDALE
AN RBC/CITY NATIONAL COMPANY

DAVID BJORNDAL

SENIOR INVESTMENT STRATEGIST
CITY NATIONAL ROCHDALE

20 years into his investment management career David Bjorndal moved from New York City to Orange County to spearhead City National's Private Banking's investment advisory expansion efforts in Southern California.

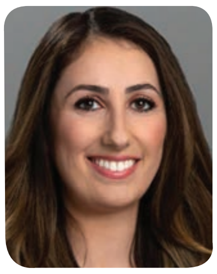
In less than four years in his investment specialist and sales leadership role he has helped City National's private banking teams in Orange and San Diego counties attract well over $1 billion in new advisory assets. Already a CFA charter-holder, and Certified Investment Management Analyst (CIMA), Bjorndal added two new credentials to his resume in the last two years: Certified Private Wealth Advisor (CPWA), and Certified Exit Planning Advisor (CEPA). The latter designation program was created to help business owners who are considering or in the process of selling their business, and the reason Bjorndal pursued the training is for the same reason he entered the investment advice business - to help people who can benefit from professional financial guidance.

While the New York area will always be home, Bjorndal is most certainly enjoying Southern California living, especially in the ways it appeals to his love of nature. You can find him running through Heisler Park in Laguna Beach almost every morning, as he works out with a profoundly grateful look on his face.

2022 DISTINGUISHED LEADERS – WEALTH MANAGEMENT

DANIELLE BRONNER

PARTNER, ADVANCED PLANNING
OCEAN HEIGHTS ADVISORS, LLC



Danielle Bronner, CFP®, is a trusted advisor to clients and colleagues. In March 2022, she helped launch Ocean Heights Advisors, an employee-owned firm that advises high-net-worth families, founders, and executives. Bronner is a partner at Ocean Heights and heads the firm's financial planning services. She specializes in advanced planning for high-net-worth families and individuals that serve to protect and grow multigenerational wealth.

Bronner has over 10 years of professional experience in the financial services industry. Prior to joining Ocean Heights, Bronner worked at Green Street Advisors, consulting to family offices and institutional clients on real estate investing. Previously, Bronner worked at Morgan Stanley Private Wealth Management where she developed strategic investment solutions for ultra-high-net-worth families with liquid assets in excess of $10 million.

Bronner is involved in local and global philanthropy, including the Orange County Jewish Federation.

Bronner received her MBA with Honors from the University of Chicago Booth School of Business and her B.A. from Lake Forest College where she was Phi Beta Kappa. She holds the Certified Financial Planner (CFP®) designation and the Financial Industry Regulatory Authority (FINRA) Series 66 securities license.

STEVEN G. CHECK

PRESIDENT & CHIEF INVESTMENT OFFICER
CHECK CAPITAL MANAGEMENT INC.

Steve Check founded Check Capital Management 35-years ago, and had lead the firm to be amongst the largest, longest standing and most specialized registered investments advisors in the country.

During the past year, business media giants CNBC and Barron's have honored Check Capital Management for its exemplary investment-management services. Inclusion in CNBC's annual FA 100 rankings as the nation's 4th best financial advisor marks Check Capital's third straight year on the prestigious list, which is based on a proprietary methodology applied to data from thousands of wealth-management firms. In September, Barron's announced that Check Capital founder and chief investment officer Steven Check was ranked No. 34 on the news organization's Top 100 Independent Advisors list - an honor accorded him for the fifth consecutive year. Only one other financial advisor and firm were ranked on both lists last year.

Never forgetting that the firm manages other people's money-as well as its own-Check Capital has a time-tested culture of avoiding losses. Therefore, its investment philosophy centers on acquiring stocks from exceptional businesses run by first-class management teams when those equities are selling at bargain prices.

Additionally, the firm offers a rare and remarkable fee structure where qualifying clients only pay when they make money on their investments. While this purely performance-based fee has proven highly desirable for many investors, after 35 years Check Capital remains one of few firms nationally to offer it.

MORGAN CHRISTEN

CEO
SPINNAKER INVESTMENT GROUP

Morgan Christen is the chief executive officer and chief investment officer of Spinnaker Investment Group, LLC. In this role, he leads the investment committee in building customized portfolio solutions for high-net worth clients. Christen brings 26 years of investment management experience.

The firm has been recognized for three consecutive years in the Orange County Business Journal as one of the region's fastest-growing private companies. Over the past five years, the firm has launched a number of client service innovations while expanding its staff from three to 10 professionals, relocated to larger offices, and increased assets under management from $100 million to more than $500 million, and has grown an average of nearly 65% over the past two years.

Christen has spearheaded a variety of initiatives and strategic services such as Women & Wealth, empowering women on their journey to financial freedom; SpinnLaw, concierge financial services tailored to attorneys; SpinnTax, a separate business offering tax services to existing clients; as well as a series of quarterly market reports and educational videos discussing the most current trends and topics in the market today.

DAVID SHELDON COLES

PRESIDENT
WMBC

David Coles joined WMBC in 2006 as a Wealth Advisor. In 2020, he became the president of WMBC and shortly thereafter began implementing the Human Wealth™ Method into the firm. Human Wealth™ is a revolutionary new tool and methodology that merges subjective wellbeing science with financial planning. By considering the way a client is experiencing different areas of their life, Coles and other advisors at WMBC design financial systems that are more sustainable and meaningful to their clients. WMBC has rolled out Human Wealth™ to all its clientele with remarkable success. Over the last few years, WMBC has seen 20x growth in planning fees and a radical transformation of the business with respect to the acquisition of clients and consulting clients.

Coles is currently leading the first class of Human Wealth™ Practitioners through a month-long certification program to help financial advisors meet the changing demands of the industry, while still growing their practice and building more meaningful and lasting relationships with their clients. The Human Wealth™ Practitioner designation will help advisors from other firms understand the scientific research that underpins the Human Wealth™ Method and give them a whole new set of skills and knowledge base to work with. Upon completion of this first training, Coles is turning his attention to expanding Human Wealth™ to a wider audience of financial professionals to help them bring a more human touch to their work and usher in a new paradigm of wealth management.

RYAN CHRISTINE COULSON

MANAGING DIRECTOR AND SENIOR WEALTH STRATEGIST
CIBC PRIVATE WEALTH, US

Ryan Christine Coulson is a senior wealth strategist representing CIBC Private Wealth, US (CIBC PW) in San Francisco and Newport Beach. A visionary throughout her eight-year tenure at the firm, Coulson created, developed and hosted CIBC PW's first podcast series, Wealth Your Way. Since its inception in 2020, 26 episodes, each focused on bringing complex planning ideas to the rising generation, have been recorded, with downloads exceeding 5,000. Coulson's passion for educating the younger generation is also evident in her leadership of the firm's G2G (Generation to Generation) Impact program, designed to help the next generation prepare intentionally for management of their own wealth, and as she facilitates family meetings that encourage a focus on values and plans, and what it means for future generations.

Coulson provides clients with practical, actionable advice when it comes to income, cash flow, tax planning ideas, and serves as a trusted advisor and confidant to clients whenever a planning, estate or tax situation arises. She also completes extensive reviews of complex planning and presents her findings (in uncomplicated terms) to ultra-high net worth clients. In addition, Coulson provides content and support for CIBC PW's Women's CIRCLE events and initiatives, a program centered on conversations with women about wealth, presents on various panels regarding subject matter expertise in business succession, family and income/estate tax planning to both clients and internal advisors and partners, served on the CIBC ESG Advisory Board and has assisted other lines of business to develop case studies specific to their clients.

CINDY COUYOUMJIAN

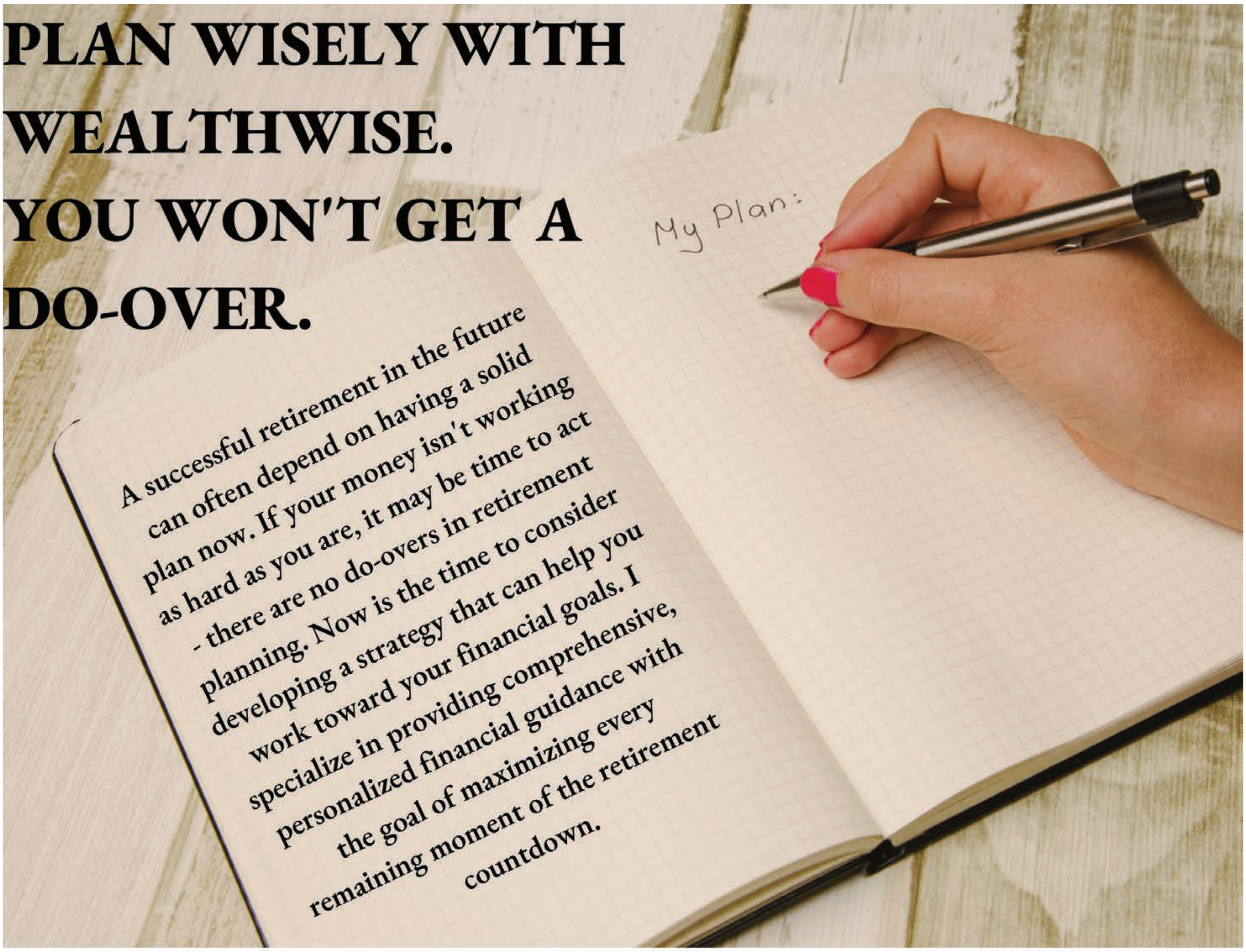
FINANCIAL ADVISOR
CINERGY FINANCIAL

Cindy Couyoumjian's most recent accomplishments could not have happened without years of painstaking research, intuitive breakthroughs, and the enduring belief, singular in its capacity to forge ahead, that she will inspire Americans to improve their financial literacy.

Couyoumjian's recent accomplishments include the publication of two best-selling books. Her first book, Redefining Financial Literacy, became an Amazon best-seller, as well as a Wall Street Journal Best-seller. Her second book The Rise of Women and Wealth, which was published August 30, 2022, is already a USA, Wall Street Journal, and Amazon best-seller.

The theme of Couyoumjian's latest book is that women have historically been marginalized, ignored, dismissed, and reduced to a historical footnote. Despite these unimaginable challenges, women have already made extraordinary progress. Today, women are part of a financial revolution that will change everything.

In addition to publishing best-selling books, Couyoumjian is also the architect behind her potentially flexible, innovative, and customizable multi-asset class investment portfolio - known as the REALM model. If that's not enough, Couyoumjian is finishing up her third book on the silent retirement crisis in America.



Loreen Gilbert, CIMA, AIF, CRC
CEO and Founder
WealthWise Financial Services

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WEALTH MANAGEMENT REDEFINED

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2022 DISTINGUISHED LEADERS – WEALTH MANAGEMENT

NIC DEANGELO

PRESIDENT
SAINT INVESTMENT

Nic DeAngelo is a master in investment, marketing, and capital raising.

DeAngelo has honed his focus on the real estate and debt markets with Saint Investment Group and pursues large-scale distressed asset purchases with his partners and syndications.

His past experience gives a new approach to real estate asset management and acquisition and allows him to draw from a wealth of experience to put together creative, high return projects.

DeAngelo successfully built several multi-million dollar companies with successful exits. This allowed him to transition full-time into his passion of real estate investment.

MARK DELP

BRANCH MANAGER
IMPACT WEALTH MANAGEMENT

The series of financial education courses held at Impact Wealth Management have made a measurable impact on hundreds of participants. After our education sessions, the data shows participants are more likely to join their 401k, they tend to contribute more than their peers and they take out fewer loans. Together these changes allow these individuals, who are unfortunately typically overlooked by major Wall Street firms, to grow their net worth. The good work doesn't stop there. Research has found that parents who are educated on financial matters pass that information on to their next generation.

Paying for 100% of the health insurance premiums, offering flexible schedules and providing tuition reimbursement for all of our employees have been key in providing the tools necessary for women to advance and close the wealth gap. Employees appreciate being able to see people like them rise to the next level. Not only does it motivate co-workers, but we found it also inspires others. A woman in the financial services industry can be more than a receptionist. They can also run billion-dollar firms.

The hiring, training and mentoring programs have been extremely successful in building a more diverse workforce. Industry wide, minorities make up less than 20% vs almost 40% for the practice.

Impact Wealth Management pays employees their full salary for anytime they spend volunteering in the community. This has allowed them to be able to spend a considerable amount of time on causes such as youth sports, animal rescue, Red Cross and scouts.

SHANNON EUSEY

CHIEF EXECUTIVE OFFICER
BEACON POINTE ADVISORS

Since she founded Beacon Pointe Advisors in 2002, Shannon Eusey has led the firm from the ground up with one office and zero dollars in AUM to 38 offices, 375+ employees, 110+ institutional clients, thousands of high-net-worth families and more than $26 billion in assets under advisement. Eusey's passion for financial education led her to found Beacon Pointe's Women's Advisory Institute in 2011 and co-author Your Dollars, Our Sense: A Fun and Simple Guide to Money Matters, an international best-selling book.

From 2021 to now, Beacon Pointe expanded from California to 16 additional states, while also maintaining organic growth margins seen only in the top 1% of the RIA industry. Additionally, thanks to Eusey's leadership, Beacon Pointe consistently exceeds industry averages for gender diversity with women holding senior or executive positions in every department of the firm and women making up more than 46% of Beacon Pointe's nationwide employees base.

Eusey's industry impact is exemplified by her volunteer and board memberships, including her service on boards such as Pacific Mercantile Bank, the Charles Schwab Advisor Council, the TD Ameritrade Advisory Council, and CNBC's Advisory Council, among others. Eusey is the only female member of Scratchworks, a FinTech accelerator connecting innovative companies with investment and wealth management luminaries to advance digital transformation of the industry. Eusey has volunteered her time as an Adjunct Professor teaching a Wealth Management Course at the UC Irvine Paul Merage School of Business and acts as a mentor and advocate for young professionals kick-starting their careers.

LOREEN GILBERT

CEO
WEALTHWISE FINANCIAL SERVICES

Loreen Gilbert is the CEO and founder of WealthWise Financial Services. Through her affiliation with LPL Financial, she offers securities and investment advisory services to business owners, key executives and women. Gilbert manages approximately $280 million in assets with revenue in excess of $2 million per year.

In 2022, she made the Forbes Top Women Wealth Advisors Best-In-State. Gilbert was recently appointed to serve on the University of Texas at Austin Wealth Management Center Advisory Board. For ten years including 2022, she received the Five Star Wealth Manager Award as published in Orange Coast Magazine and The Wall Street Journal. In November 2021, Gilbert was awarded the ThinkAdvisor Luminary award for Thought Leadership in the industry.

Gilbert has been covered by CNBC, Bloomberg, Fox, TD Ameritrade, Cheddar, US News & World Report, USA Today, Investor's Business Daily, Yahoo! Finance, Money Magazine, Reuters, Financial Advisor Magazine, Plan Sponsor Magazine and WealthManagement.com. She also hosts on-air segments for KX FM in Laguna Beach, California, to educate listeners on financial matters.

Gilbert is also in the process of writing a book called WealthWise for Women where she will provide women with advice and information that will help them become financially independent.

COLLIN HART

CEO AND MANAGING DIRECTOR
ERE HEALTHCARE REAL ESTATE ADVISORS

Collin Hart continues to lead our strategy of educating physicians on opportunities surrounding strategic monetization of their practice real estate. With a properly structured transaction, the founding physicians can cash out of a highly specialized and illiquid asset, while continuing to operate their practice uninterrupted.

Since our founding in 2016, Hart and our team have advised many market leading specialty surgeons on these highly nuanced transactions as relates to succession planning, a sale of their practice to private equity, lease structuring, and asset diversification. With a specific focus working for ophthalmologists, dermatologists, gastroenterologists, orthopedic surgeons, and other specialty medical providers, our team has advised on over 180 transactions, spanning from Florida to Alaska, including many in California.

In 2021 alone, we unlocked over $220 million is physician wealth through the strategic sale and leaseback of clinical and surgical real estate assets. With continued consolidation in the world of healthcare, physicians of all types will benefit from better understanding market dynamics and the options available to them by diversifying out of their practice real estate investment.

CARSTEN HOFFMANN

MANAGING DIRECTOR
STOUT

Carsten Hoffmann is a Managing Director in the firm's Valuation Advisory group. Carsten has more than two decades of valuation expertise and is a recognized expert on a broad range of complex valuation issues related to estate and gift tax, income tax, litigation support and dispute resolution – including the quantification of discounts for lack of control and lack of marketability pertaining to business and real property interests.

As a leader in the valuation industry, Carsten has testified in U.S. Tax Court as a valuation expert, has authored a number of articles on a wide range of valuation topics, and regularly presents on valuation issues nationally.

Carsten co-leads Stout's Trust & Estate Valuation practice and is head of Stout's Irvine, California office. Prior to joining Stout, Mr. Hoffmann was a Managing Director at FMV Opinions where he oversaw the operations of the Irvine, California office. In addition, Carsten is a top ranked United States tennis champion. He has been ranked the #1 doubles player in the country in his age group and has represented the United States in the World Team competition.

2022 DISTINGUISHED LEADERS – WEALTH MANAGEMENT

CHAMBERLAIN GROUP FINANCIAL SERVICES

Value for Generations

MIKE KILEY

CEO
CHAMBERLAIN GROUP

Mike Kiley is a pillar in the Southern California community. Raised in Long Beach and residing in Orange County for decades, he has rightfully earned a reputation for being an honest, humble and wise wealth management expert. Kiley's clients, around the country, experience him as a true steward of their assets and financial well-being.

He is the founder and CEO of Chamberlain Group, a Southern California financial advisory firm specializing in wealth management and executive benefits for successful business owners. For over 45 years Kiley has been advising some of the best-known companies in the U.S., providing liquidity to pay estate taxes and facilitating the design of the architecture for legacy plans. He has helped structure and fund buy-sell agreements which, after the loss of a shareholder, assured business continuity. Kiley has a proven track record of increasing the retention of key employees through the design and installation of long-term incentive plans.

He is a sought-after speaker and resource for Vistage, YPO and Convene groups, as well as national organizations including Finseca and M Financial. Kiley has been a guest on podcasts and has also hosted and served as an SME for exclusive industry educational briefings alongside key national leaders.

A member of several boards, Kiley has served as a trustee of the Calamos Family of mutual funds, a Chicago-based money manager known for their convertible bond and growth stock expertise. Kiley also currently serves on the Board of M Financial Investment Advisers.

MERRILL
A BANK OF AMERICA COMPANY

ANDREW L. KOPJAK

SENIOR VICE PRESIDENT - PRIVATE WEALTH MANAGER
MERRILL PRIVATE WEALTH MANAGEMENT

The Kopjak Johnston Group, a team within Merrill Private Wealth Management, primarily advises company founders and C-Level corporate executives within the technology and life sciences sectors, which have experienced a high level of M&A activity over the past few years. A merger or an acquisition generally represents an ideal time to pause and reassess personal goals and financial strategies, so our team has been hyper focused on providing clients detailed, forward-looking cash flow planning and "what if" scenarios. This personalized planning, including collaboration with CPAs and estate planning attorneys, assures informed decisions while navigating concentrated stock positions, regulatory compliance and a wide variety of wealth transfer strategies.

We also provide access to personalized lending and tax-efficient investment strategies, where appropriate, so all the factors impacting our clients and their families are considered and managed. These past few years have been challenging for everyone, but we are confident our experience, technical expertise and the backing of a world class banking organization have resulted in a positive, value-enhancing impact on our clients' lives.

apriem ADVISORS

BENJAMIN LAU

PRINCIPAL & CHIEF INVESTMENT OFFICER
APRIEM ADVISORS

Benjamin Lau, CFA, AIF®, is a true leader in the industry. He serves Apriem's clients to the highest degree through his high attention to detail, expert knowledge of markets, and his ability to instill a sense of patience and perspective in clients. He leads Apriem's investment management department, building and executing comprehensive investment plans and training Apriem's CFA Level 1 Candidates.

As chief investment officer and principal, Lau's expertise provides Apriem's clients with informed investment decisions and consistent market updates. An advocate for mentoring college students and young professionals trying to enter the industry, Lau is involved Cal State Fullerton's Titan Capital Management (TCM.) This program gives aspiring finance professionals firsthand experience in making investment decisions by actively applying the concepts learned in the classroom. He is also a member of the CFA Society of Orange County, contributing to building a strong network of CFA Charter holders, providing industry knowledge to both seasoned professionals and CFA Candidates, and advocating for continuing education and professional conduct in Orange County.

Lau has been featured in multiple publications including Wall Street Journal, Bloomberg, CNBC, Investor's Business Daily, and OCBJ, providing insight on market movement by breaking down complex topics and applying those topics to an investor's everyday life. He regularly speaks at industry symposiums, providing his expertise on market trends and the macroeconomic environment.

2022 DISTINGUISHED LEADERS – WEALTH MANAGEMENT

CHAD NEAULT

CHIEF INVESTMENT OFFICER (CIO)
CHAMBERLAIN GROUP

As chief investment officer at Chamberlain Group, Chad Neault is responsible for all areas of investment services including the firm's innovative investment platform. His key responsibilities include asset allocation, portfolio design, manager selection, client communication and management of the investment team. Neault has more than two decades of experience in the investment industry across both private and public markets, enabling him to articulate portfolio positioning in a broader market context for the benefit of both Chamberlain Group and its clients. He is highly sought after by clients for both his technical expertise and his holistic, client-centric commitment to stewardship and creating value for generations.

Prior to joining Chamberlain Group, Neault served as portfolio manager and member of the Investment Committee for Knightsbridge Asset Management. He also worked at Intel Corporation in a strategic planning group with duties including the evaluation of merger and acquisition targets. Neault holds a Bachelor's degree in Industrial Engineering and Management Sciences from Northwestern University. He also earned a Masters of Business Administration (MBA) by studying at the London Business School and graduating from the University of Southern California's Marshall School of Business.

A Laguna Beach resident, Neault demonstrates daily his commitment and care for the Orange County community at large. In addition to his professional commitments and areas of oversight, you will find him building the Laguna Beach Water Polo Club and Foundation, sitting on the Endowment Committee supporting the Laguna Beach School District, and active in the CFA Society of Orange County, having previously served as President.

SUSAN NIEDWICK

SENIOR WEALTH MANAGEMENT ADVISOR
CUTLER INVESTMENT GROUP

In 2020, Cutler Investment Group reached it's goal to reestablish their roots in Southern California. Susan Niedwick, CFP was chosen to take the helm of our Newport Beach office because of her extensive experience in not only being a wealth manager and financial advisor but because of her sincere connection with women and families she has established as a long-time Southern California resident and by being a Certified Financial Planner for 20 years.

With the divorce rate above 50% in Orange County, she has been successful in coming alongside both parties through their own financial journeys. Additionally, many of the families she has as clients are in their third-generation of working with Niedwick. She has grown the office in assets through her networks and client referrals as well as brought on great additions to the staffing of the office. She has been featured in Salt Lake Magazine as an Influential Woman in Business. She is only getting started expanding the office with new advisors and planners to meet the needs of Southern California.

Cutler Investment Group can meet the needs of clients through our coveted in-house investment management or combine it with our robust mapping out a financial plan that meets the goals for clients of all ages. Cutler is an SEC-Registered RIA that has been serving generations of families since 1977.

JOSEPH QUERRIERA

MANAGING DIRECTOR, SENIOR PORTFOLIO MANAGER
CITY NATIONAL ROCHDALE

Joe Querriera is a managing direct/senior portfolio manager in the Irvine office of City National Rochdale. With over 25 years of experience in portfolio management and equity analysis, he oversees a team of financial professionals, managing over $2.6 billion in assets.

During his tenure at City National, he has served on the Asset Allocation Committee and as an equity analyst covering several sectors, including information technology and financials. He also previously co-managed the CNI Charter Large Cap Growth Equity Fund and High Dividend Equity strategy.

He currently holds the Chartered Financial Analyst® designation as well as the Certified Private Wealth Advisor® (CPWA®) designation, and is a member of the CFA Society of Orange County, CFA Society of Los Angeles, and the CFA Institute.

2022 DISTINGUISHED LEADERS – WEALTH MANAGEMENT

JESSE RODRIQUEZ

OWNER
RODRIQUEZ WEALTH MANAGEMENT

As a former Managing Director – Wealth Management at UBS, and with more than 20 years of financial services experience, Jesse Rodriquez has spent his entire career working with clients in all aspects of their financial lives. Rodriquez is a CERTIFIED FINANCIAL PLANNER™ professional, a Chartered Retirement Planning Counselor (CRPC®), and a Certified Divorce Financial Analyst (CDFA™).

He earned the CPWA® designation from the University of Chicago Booth School of Business and a BS in Finance from CSU Long Beach. In his spare time, Rodriquez is a voracious reader and enjoys running, having completed the New York, Los Angeles, and San Diego marathons. Rodriquez resides in Newport Beach with his wife and two children.

JASON SABAUGH

FIRST VICE PRESIDENT - WEALTH MANAGEMENT
UBS

Jason Sabaugh leads the team's advisory and lending practice in Southern California with the specific focus on serving the needs of business owners, aspiring investors, and high net worth individuals and their families.

What sets Sabaugh apart is his incredible intellect and grasp on complex planning for his clients, but equally, his approachability and interest in others. Sabaugh is available, always, for his clients, peers and family. Whether as a mentor to his Newport High School mentees, soccer coach to his young daughter or volunteer at church and school, he always takes a moment to step back and look at the total picture. He applies the same attention to his clients navigating large liquidity events and financial goals with exceptional focus and care.

He has proudly obtained the Certified Financial Planner (CFP) and Certified Exit Planning Advisor (CEPA) designations which he leverages to help maximize outcomes for The Sabaugh Group's clients.

He earned a B.S. in Business Administration from The University of Southern California and currently holds his Series 6, 7, 63, & 66 securities licenses as well as his life, health & annuity insurance licenses.

Sabaugh resides in Newport Beach, CA, with his wife, Jillian, and their three young children: Malone, Franklin & Clementine.

CHRISTOPHER SCHWARZ

PROFESSOR, FINANCE; FACULTY DIRECTOR, CENTER FOR INVESTMENT AND WEALTH MANAGEMENT
UNIVERSITY OF CALIFORNIA, IRVINE -
THE PAUL MERAGE SCHOOL OF BUSINESS

Featured on CNBC's Squawk Box hosted by Becky Quick to discuss Professor Schwarz's research on broker trading costs.

Partnered with Edwards Lifesciences to host the UCI Center for Investment and Wealth Management (CIWM)'s Pacific Life LIFEvest program two weeks this summer. The students had an amazing time seeing an actual business campus, learning about your business, and talking with your employees.

For the first time, UCI Center for Investment and Wealth Management (CIWM) Pacific Life LIFEvest program ran at another university - Clayton State University in Atlanta. Approximately 40 young women attended. The students learned about the value of education, budgeting, saving, and how to retire financially sound. We hope this knowledge and staying on campus inspires and motivates them to be the first in their families to go to college.

Professor Schwarz consistently hosts Economic and Financial Update reports which he presents at Greater Irvine Chamber Economic Forecast events marking him as a thought leader in the space locally as well as nationally and internationally due to his consistent media coverage in global outlets.

2022 DISTINGUISHED LEADERS – WEALTH MANAGEMENT

SUNSTONE

JOHN SHEN

FOUNDING PARTNER (SUNSTONE MANAGEMENT);
CEO (AMERICAN LENDING CENTER)
SUNSTONE MANAGEMENT;
AMERICAN LENDING CENTER

John Shen is a parallel entrepreneur, investor, and innovative ecosystem builder, especially in the industries of wealth management and financial services. He is the founding partner of venture capital firm Sunstone Management, Inc. (SMI), is a diversified venture capital firm that invests in diverse early-stage tech startups, offers comprehensive wealth management solutions to high net worth clients, and delivers opportunities for economic growth through public-private partnerships (P3).

Shen is also the CEO and founder of nonbank licensed lending institution American Lending Center (ALC), whose lending practice has successfully created more than 12,000 new jobs nationwide. Shen's leadership landed ALC and SMI back to back rankings on the Financial Times list of Fastest Growing Companies and three years in a row on the prestigious Inc. 5000 Fastest Growing Private Companies in America.

Shen sits on the Board of Directors of Sunstone Trust Company (STC), one of only eight independent trust companies licensed in the state of California. STC is majority-owned by first-generation immigrants and specializes in protecting the wealth and serving the interests of families and individuals who have immigrated to the US or desire to do so. Shen's work across these wealth management and financial institutions has led to not only a number of accolades but also a positive impact for others seeking to build their American Dream just like him.

TOWER 68 FINANCIAL ADVISORS

KENNETH (KEN) SOUTH

FOUNDER AND CEO
TOWER 68 FINANCIAL ADVISORS

After 35+ years of experience as a financial advisor, Ken South partnered with LPL Financial , a Fortune 500 company with nearly a $20 billion market cap, and started his own independent company, Tower 68 Financial Advisors, in August 2021. With only one year under his belt, South has successfully managed over $400 million and has continued to grow the business through his strong referral base and knowledge in the financial space. Going independent has given him the autonomy and freedom to tailor his practice specific to each client within his portfolio.

He created a team that has the combined experience of over 130 years to completely understand his client's questions, their special needs, their timing of family and liquidity events and that the clients know they can call him at any time to get answers that are not general but are specific to their situation. South takes the time to truly understand client requests, to educate them and really takes the utmost care in all forms of communication. His candid, honest, and thoughtful natura has helped drive his success in the industry and has made himself a name that can be trusted.

BEACON POINTE

COMMIE STEVENS

CHIEF PRACTICE OFFICER
BEACON POINTE ADVISORS

Commie Stevens joined Beacon Pointe Advisors fifteen years ago, building the company's Wealth Planning offering from ground zero. Today, Stevens holds the title of chief practice officer and is now a managing partner at the largest women-led registered investment advisory firm in the nation, with approximately $25+ billion in assets under advisement.

Stevens' most significant accomplishments at Beacon Pointe includes the co-founding of Beacon Pointe's Women's Advisory Institute, co-authoring an international best-selling book Your Dollars, Our Sense: A Fun & Simple Guide to Money Matters, and creating Beacon Pointe's allWEALTH® proprietary wealth planning approach to serving clients.

allWEALTH® is a value-driven program helping advisors dig deeper with their clients to allowing clients to live more holistically wealthy lives, aligning their money, time and talents with their wealth. Long- and short-term financial goals are identified, and a plan is set in place to make sure clients are financially secure, but also comfortable with options such as charitable donations, family trips, discretionary spending, and any other area of personal passion, significance, or importance.

2022 DISTINGUISHED LEADERS – WEALTH MANAGEMENT

CHRISTOPHER WHITAKER

SR. FINANCIAL PLANNER & SR. WEALTH MANAGER
APRIEM ADVISORS

Christopher Whitaker, CFP, AIF, surpasses expectations for having been in the finance industry for less than a decade. Yet, he has already established a list of high-net-worth clients, leads the financial planning department, and is endorsed by Apriem's founder to be groomed for management.

As senior financial planner and senior wealth manager, his hybrid role serves Apriem's clients in all facets of their finances. An advocate for the NextGen and financial literacy, Whitaker is a lead resource for programs such as Apriem Generations and Foundational Asset Management. He directs Apriem's internship, offering close mentorship and hands-on experience for college students, thus strengthening our partnerships with local universities. An excellent communicator and writer, Whitaker has been published in the Orange County Business Journal and Jay Shetty's podcast.

Once the neighborhood kid who would help the block with their personal finances, Whitaker now shares his wisdom and talents through pro-bono advice to endowments through our Apriem Cares initiative. He regularly volunteers at charitable events benefiting Jessie Rees Foundation, Big Brothers and Sisters of OC, and World Vision. Lastly, he speaks at industry symposiums to share the best practices on millennial money management and retirement planning.

LANDON YOSHIDA

VP-WEALTH MANAGEMENT & PRINCIPAL
APRIEM ADVISORS

Landon Yoshida, CRPC®, AIF®, is Apriem's VP - Wealth Management and principal. He is well-versed in the energy and aerospace industries, making him a valuable resource for blue-collar workers who want to maximize their tax savings and secure the best benefits as they prepare for retirement.

A believer in building strong client relationships, Yoshida has built an admirable rapport with many individuals who have come from ExxonMobil. He has become a household name for many families, providing tailored advice, valuable market insights, and meaningful conversation to meet the needs of industrial retirees.

Yoshida has partnered with universities to give back and provide opportunities for students who are interested in the finance industry. He serves on the advisory board for the California State University, Long Beach, Finance Department. Yoshida also works closely with Biola University providing resources to finance students. He has attended Meet the Wealth Manager events, providing insight on what it is like to work as a Wealth Manager, and has built case studies for Biola's finance professors to use as part of their curriculum. He has been featured in Orange County Business Journal, discussing Apriem's charitable endeavors and highlighting the importance of working together as a team to make a larger impact in the community.

BART ZANDBERGEN

FOUNDER/CEO
THE ZANDBERGEN GROUP

Bart Zandbergen is an esteemed Certified Financial Planner and the Founder and CEO of The Zandbergen Group. This year marked his 30-year anniversary in the wealth management field and the two-year anniversary of The Zandbergen Group. An Orange County native and a long-time Laguna Beach resident, Zandbergen couldn't think of a better city for his namesake office to call home. Zandbergen has devoted his career to helping clients achieve "True Wealth." As the guiding philosophy for The Zandbergen Group, "True Wealth" planning is designed to position clients on a financial path that provides fulfillment and purpose.

The firm offers wealth management, family office support, estate and legacy planning, retirement planning, tax planning, insurance planning, and divorce financial planning. Zandbergen holds his CFP designation from the College of Financial Planning in Denver, Colorado, as well as his Life/Health/Disability Insurance license and is a Certified Divorce Financial Analyst.

Now in its fourth year of production, Zandbergen is also the podcast host behind The Zandbergen Report. His podcast show features commentary on the world of finance and investments as well as interviews with some of Orange County's hottest entrepreneurs, philanthropic leaders, and industry innovators.