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## 40 UNDER 40 PASSION FUELS THE FUTURE

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# 40<sup>UNDER</sup>40 PASSION FUELS THE FUTURE



he caliber and breadth of young talent in financial advice never fails to amaze us at *InvestmentNews* — even in this fourth year of our search for the profession's future leaders.

Our 2017 class of 40 Under 40 meets the high standards we've set for the award. They have each attained notable accomplishments to date, contributed meaningfully to the industry and exhibited real leadership and promise. Our goal for this issue each year is that their stories will rekindle some of the spark that got you excited about financial planning way back when — and perhaps give you ideas for taking your practice to the next level.

This year our theme is "passion," and how these individuals' passions (listed above each name) are driving their success and will help fuel the future of the industry at large. Get inspired by our young honorees' stories that follow here, then go to [InvestmentNews.com/40](http://InvestmentNews.com/40) for a behind-the-scenes look at this year's class through videos, interactive graphics and extended profiles.

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PHOTOGRAPHY BY ERIN PATRICE O'BRIEN

PLANNING



LIVING  
CURIOUSLY

**BETHANY M.  
GRIFFITH**

Financial adviser  
Abacus Planning Group Inc.

**BETHANY M. GRIFFITH** moved to Germany almost two years ago, and working remotely overseas with almost three dozen clients has had an impact on her financial planning career.

“The exposure to so many different people and cultures has made me more empathetic, a trait I think is the key to being a trusted adviser,” she said.

At Abacus, Ms. Griffith does financial planning for all types of clients, from large family offices to elderly widows. She also mentors the less experienced advisers in the office, despite living in Europe.

She is the current president of the National Association of Personal Financial Advisors group for members who are 33 and younger, NAPFA Genesis. The group encourages the professional growth and development of younger advisers.

“I would like to think working from overseas hasn’t impacted my clients a lot,” Ms. Griffith said. “I work very flexible hours. I thought some of my older clients wouldn’t be as receptive to [my] not physically being in the United States. But they said, ‘You have the internet there, right?’ It was a reminder not to make assumptions about clients.”

— Bruce Kelly

“EXPOSURE TO  
SO MANY  
DIFFERENT  
PEOPLE AND  
CULTURES  
HAS MADE  
ME MORE  
EMPATHETIC.”

Bethany M. Griffith



LEARNING  
**BEN  
CARLSON**

Director of institutional  
asset management  
Ritholtz Wealth Management

**BEN CARLSON** was a fan of the bloggers and investment advisers Barry Ritholtz and Josh Brown. So a few years ago he thought, why not begin a blog of his own?

Now he works with Mr. Ritholtz and Mr. Brown.

“I cut my teeth in the institutional world, which is a very different model from retail wealth management,” he said. “Instead of dealing with one client or a married couple, you are dealing with investment committees and donors.”

Mr. Carlson started his blog, A Wealth of Common Sense, in 2013.

“I had zero expectation with the writing thing, but the more I did it the more I liked it,” he said. “I was writing it for so-called normal people, but my audience was financial advisers, because they were looking for material for their clients.”

In 2015, he joined Ritholtz Wealth Management, where he started a new business line of managing portfolios for institutions. He’s published two books, most recently “Organizational Alpha: How to Add Value in Institutional Asset Management.” He is also a regular contributor to Bloomberg View.

AGE  
**35**

— Bruce Kelly



FAMILY  
**FELIX  
MALITSKY**

President and founding partner  
Fortis Lux Financial

**WHEN FELIX MALITSKY** emigrated from Russia with his family in 1991, he developed skills that serve him well as a financial adviser.

Mr. Malitsky had to learn English quickly and transition to U.S. culture at his new home in Connecticut.

As an adviser, “you’re adjusting to people’s needs and objectives and changes in their personal lives,” he said.

Mr. Malitsky helped pay for his studies at the University of Connecticut by serving in the U.S. Army. He was turned on to financial services one summer when he worked in the industry.

Since then, his career has soared. In 2010, he joined MetLife as a managing director and built the New York City flagship office, increasing profitability by 60% in two years.

In 2016, he founded Fortis Lux Financial, which has about \$5 billion in AUM and partners with MassMutual for broker-dealer and insurance services. He’s also forming an RIA.

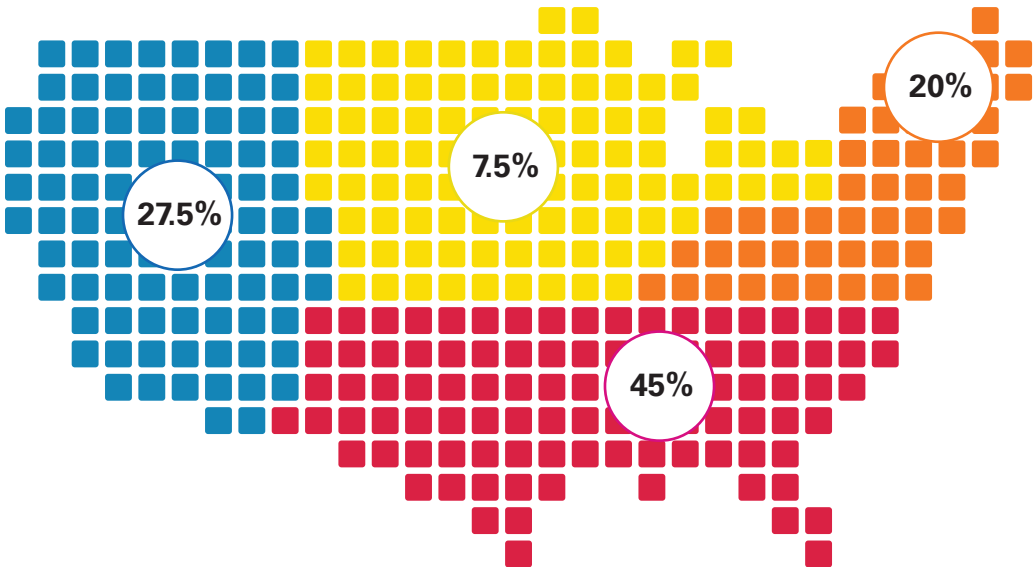
“You can come to this country with nothing and build a business and a bright future,” he said.

AGE  
**39**

— Mark Schoeff Jr.

## SPANNING THE NATION

Our 40s hail from 16 states and Washington, D.C., and all four regions.







KNOWING  
PEOPLE'S HEARTS

## HUI-CHIN CHEN

Co-owner, financial planner  
Pavlov Financial Planning

**HUI-CHIN CHEN** embodies a borderless world, giving her insight into the financial challenges of her globe-trotting clients.

A dual U.S. and Taiwanese citizen, Ms. Chen earned a master's degree in the United States; worked for three years at Freddie Mac, the government mortgage lender; and then married a U.S. foreign service officer, a union that has taken her to Mexico, back to Taiwan and soon to Chengdu, China.

The quantitative credit analyses she did at Freddie Mac left

her cold. While living in Mexico, she became interested in financial planning.

"I wanted more human interaction and to know what I do makes a difference in people's lives," Ms. Chen said.

She earned a certified financial planner credential and attended a residency program in Los Angeles sponsored by the Financial Planning Association. It was there that she met her business partner, Marcio Silveira, whose practice, Pavlov Financial Planning, is based in Arlington, Va.

Ms. Chen developed a niche with younger clients in a "membership-fee" structure and specializes in the expatriate market, helping her clients organize some far-flung assets.

"There are people who call different countries home," Ms. Chen said. "How do you structure [finances] in such a way that you don't leave pieces behind if you know you're not coming back to a country?"

She also works with spouses who may have to find new jobs as they follow their partners around the world.

She tries to help them "invest in themselves for the future," by "trying to raise awareness that the income side can be important." Said Ms. Chen, "You're worth more than just trying to save money [by cutting living costs]."

— Mark Schoeff Jr.



FINANCIAL FREEDOM

## CHRISTINA CASTREJON

Wealth adviser, Calamos Wealth Management

**CHRISTINA CASTREJON** never had a mentor, and that's one reason she's so active in mentoring others.

"It's absolutely huge to get constructive feedback," she said.

Ms. Castrejon is a passionate advocate for the investment industry, promoting it to younger women, especially within the Hispanic community. And she volunteers with the Chicago chapter of Step Up, in which professional women work with girls from disadvantaged backgrounds via after-school and weekend programs.

She has a lot to teach. Ms. Castrejon is the lead adviser for nearly 100 clients at Calamos. She earned her certified financial planner designation at a crucial point at which Calamos, a well-known investment management firm, had just started to focus on the planning side.

"It all tied together," she said.

— John Waggoner

AGE  
34

SERVICE

## AUSTIN B. COLBY

Owner, The Wealth Group

**AUSTIN B. COLBY**, who's been in the financial advice business since he graduated from college 15 years ago, is in the midst of reshaping his firm, The Wealth Group.

"At the end of 2012, we had a messy business, with 447 households and \$90 million in assets," Mr. Colby said. The firm now works with 200 clients and has close to twice as much in assets, including both advisory and retirement plan assets.

"We want to serve as many people as we can and not do minimums," he said. Mr. Colby has implemented a retainer-fee system in order to work with a younger client base and help create the millionaires of the future.

And he has traveled to Uganda three times to teach finance, help start microenterprises and create small-business-development opportunities.

— Bruce Kelly

AGE  
37



## Are your international investments missing something?

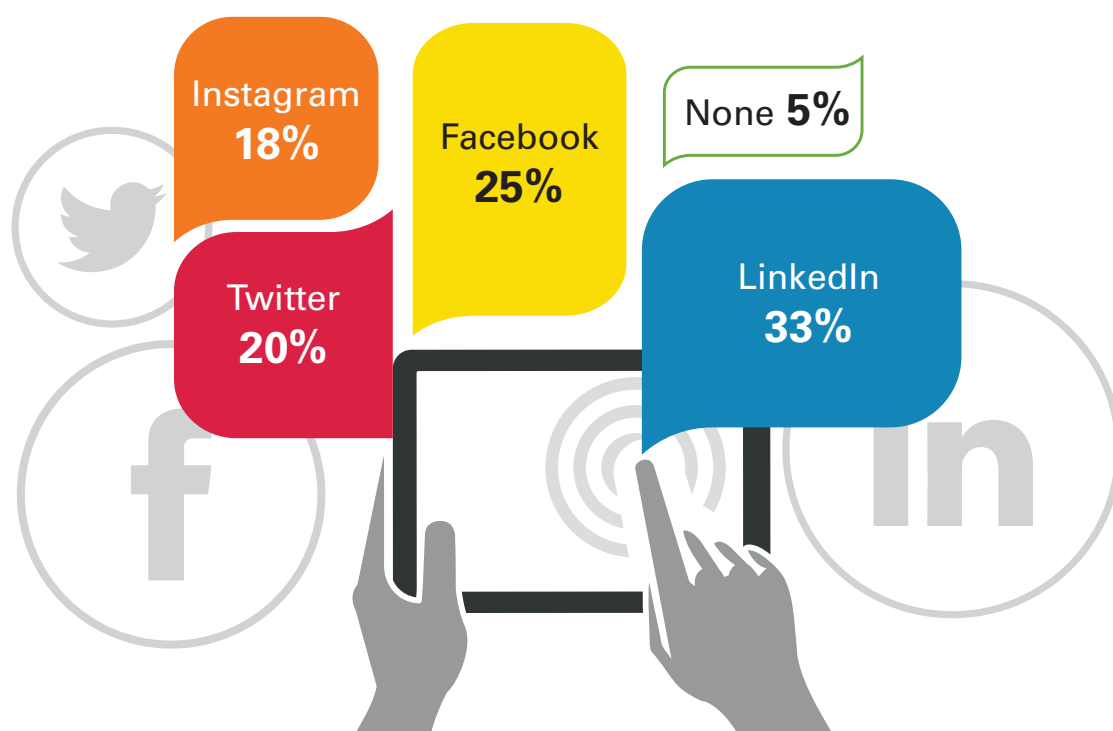
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## FAVORITE SOCIAL NETWORK



## HOURS WORKED PER WEEK



30-39 hrs.	5%	60-69 hrs.	12.5%
40-49 hrs.	45%	70 or more.	17.5%
50-59 hrs.	20%		

## PETS OF THE 40s



18: dogs



6: cats



1: bull



1: cow



1: chicken



1: goat

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CREATING VALUE

**BRANDON REMBE**

Managing director at Envestnet, chief technology officer at Tamarac

**BRANDON REMBE** spends about two weeks every month on the road helping to ensure that his firm's technology platform makes financial advisory firms run as efficiently as possible.

"The market downturn was a huge win for Tamarac because it was the first time that advisers had to look at how they were doing operationally," Mr. Rembe said. "They realized they needed to be more efficient, and the Tamarac suite allowed that."

**AGE 37**

He began working at Tamarac, which was acquired by Envestnet five years ago, in 2003. He was the second person hired. Mr. Rembe was 22 at the time, and he had to teach himself to code on the job because his University of Washington degree was in economics, not computer science.

By then he had spent one year at Salomon Smith Barney and decided the technology side of finance was where he belonged.

In the last three years, the popularity of digital financial advice has created a new focus for fintech firms on providing advisers' clients with new tools that make the planning process more interactive, which can make some advisers nervous about their role.

Mr. Rembe said advisers will need to embrace technology to succeed, but that "technology doesn't replace the adviser, it enhances the adviser."

— Liz Skinner



HELPING OTHERS

**CHRISTOPHER QUINLEY**

Co-founder Liang & Quinley Wealth Management

**DON'T JUDGE** Christopher Quinley too harshly, but even though he's a millennial himself, he prefers clients who are part of the baby-boom generation.

"I find that the boomers really value the face-to-face personal relationship with an adviser, and that's what I like about working with them," he said.

In 2011, Mr. Quinley co-founded his advisory firm, which manages \$100 million in client assets. He is getting ready to add another full-time financial adviser and is "in talks with another firm" as part of a plan to "get to the next \$100 million."

Mr. Quinley recently earned the Wharton Certificate of Professional Development in Wealth Management and Aresty Scholar Award.

He teaches the required CFP course Principals of Financial Analysis at the University of California, Irvine.

Mr. Quinley also is active in the San Diego State University mentor program and SDSU Orange County Regional Council.

A near-scratch golfer, Mr. Quinley hosts an annual charity golf outing and also volunteers in the Aztec Mentor Program at San Diego State University.

"Thirty years from now I want to be able to look back and say, 'These are all the people I've been able to help,'" he said.

— Jeff Benjamin

**AGE 33**

"MINDFULNESS HELPS ME GET PRESENT WITH WHAT I'M THINKING AND FEELING."

Anne McCabe Triana



BEING MINDFUL

**ANNE MCCABE TRIANA**

President and CEO, Curo Private Wealth

**WHEN SHE WAS** in college, Anne McCabe Triana studied economics and Latin America. She believed she was on track to work for an institution like the World Bank until a professor convinced her that that wasn't what she should do.

The professor argued she would have more of a personal impact on people if she worked, built wealth and then started a foundation.

That's how she "randomly" got into the financial advice business, Ms. Triana said.

She is also an adjunct professor of personal finance and financial institutions at American University and is writing a book to teach parents how to educate their preschool children about finances.

The name of her business, "curo," is the Latin word for "to care for" or "pay attention to," Ms. Triana explained. Through her work, she has received SmartCEO magazine's Brava award, which celebrates high-impact female business leaders. She is also a member of LPL Financial's Freedom and Director's clubs.

"The biggest challenge is behavioral finance and dealing with emotions around money," she said.

— Bruce Kelly

**AGE 34**

ENJOYING LIFE

**BILL SIMONET**

Managing principal Simonet Financial Group

**BILL SIMONET** learned the value of financial planning after his first tour in Iraq with the Marines. In 2004, he returned to the United States from the Middle East and promptly blew through \$17,000 in back pay, leaving him to wonder why he was having such trouble with money.

"I realized that there's gotta be a better way to handle money," he said. "I was broke. It was a light-bulb moment."

"I got into a car accident, totaled my new SUV and only got a portion of the money back," he said. "When I went on a second deployment, I said, let's be smarter."

Mr. Simonet eventually finished college and began his career as a financial adviser. He now has his own practice, serves on the board of the local Austin Financial Planning Association chapter and is the host of its annual meeting. He also serves as a bugler for military ceremonies and mentors young students.

At the start of his career, he realized clients, no matter their wealth, could have problems with money. "I was working with business owners who did not have a good plan," Mr. Simonet said. "I realized people had the same issues I had. You can be a high six-figures earner and still live paycheck to paycheck."

— Bruce Kelly

**AGE 33**



MEANINGFUL  
LIVING

**HANNAH  
MOORE**

Owner and financial planner  
Guiding Wealth Management

**SINCE 2013**, Hannah Moore has purchased two practices, left one of them and converted the other into her own RIA, Guiding Wealth Management, after surviving a succession plan that didn't go well.

"I was thrown into the deep end early in my career," she said.

Ms. Moore is using that experience to help young advisers get started. She is the national facilitator for the Financial Planning Association's NexGen Gathering and also helped start the FPA Dallas-Fort Worth NextGen chapter.

She also tries to help other advisers under 40 with a weekly podcast that features guidance on career paths, tips on research and client service, and explorations of the history of financial planning.

— Mark Schoeff Jr.

AGE  
31



MEMORABLE  
EXPERIENCES

**LARRY  
MILES**

Principal  
AdvicePeriod

**LARRY MILES'** company is his passion. He started AdvicePeriod from scratch three years ago. The self-imposed challenge: How to create a financial advisory service that offers something that all the other Los Angeles advisory firms don't. "We started with a blank sheet of paper," Mr. Miles said.

His first observation: The extent to which technology has changed the business. His decision: Focus more on financial planning than investing. "People won't pay 1% of assets for asset allocation and bad performance," he said.

Starting and growing a business leaves little time for much else, though he sees the upside.

"The financial services industry moves like a glacier. It's fun to be part of this revolution," he said.

— John Waggoner

AGE  
39

HEALTH & WELLNESS

**CHRISTINE A. HEALY**

Senior financial adviser and vice president, Merrill Lynch

AGE  
39

**CHRISTINE A. HEALY** didn't go through the usual channels to become a financial planner, which is something she sees as an advantage.

The senior financial adviser at Merrill Lynch has been working with individual investors since 2011, but before that she spent seven years cutting her teeth on the institutional side of the wirehouse.

"Because I came from the institutional side, I can speak to a lot of different kinds of products, and I feel like I have more of an in-depth background," she said.

Ms. Healy specializes in working with recently divorced women. She has both certified divorce financial analyst and accredited divorce financial analyst designations. She is a team leader for the Second Saturday divorce workshops, which are part of WIFE.org. She also volunteers to help educate women on financial matters at Jersey Battered Women's Service.

Ms. Healy is also a member of Merrill's diversity council, and is in the process of setting up her own nonprofit organization dedicated to improving financial literacy in children.

— Jeff Benjamin

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TRADITION  
**BRANDON GARRETT**

President and wealth adviser  
**Snow Garrett Wealth Management**

**FROM THE TIME** he was a teenager, Brandon Garrett knew he wanted to be a financial planner.

When his father, a CPA and adviser, brought home a financial planning publication one day, the 15-year-old was hooked.

Mr. Garrett eventually graduated from Texas Tech, and is now a Texas Tech Personal Financial Planning Alumni Advisory Board member.

In his current role, he recently led the acquisition of an office in nearby Fort Worth, Texas, and has been a beta tester for LPL's robo-adviser platform.

"I could have been a back-of-fice guy ... But I don't like spending time building financial plans. I like being in front of people."

— Bruce Kelly



ANIMALS  
**BRIENNE L. DYLEWSKI**

Owner  
**Financial Architects Advisory**

**BRIENNE L. DYLEWSKI'S** relationship with financial matters was established at a young age. Growing up in poverty, she recalls having her own budget at the age of 8 and moving out on her own at 17.

"The way I grew up really influenced my relationship with money," Ms. Dylewski said.

At age 27, she became part owner of her firm, and at 33 she bought the rest of the business, which has \$225 million under management.

She has participated in and developed financial literacy programs for nonprofits, schools and free clinics for government employees.

Ms. Dylewski said her next move will be bringing on a couple more advisers as soon as she finds the right fit.

— Jeff Benjamin



POSITIVE PROGRESS

**AARON SCHUMM**

Founder and CEO, **Vestwell**

AGE  
**39**

**AARON SCHUMM** already co-founded and sold one financial services company, FolioDynamix. Now he's getting his second company off the ground: Vestwell, a digital platform advisers can use to manage 401(k) and 403(b) plans.

"I decided I was going into the financial industry in the eighth grade," Mr. Schumm said. "My dad was a carpenter, but dabbled in investing and spoke about the stock market."

His first experiences working in the financial advice industry in Chicago were focused on retirement plans and managed accounts. That niche set the tone for his career, he said. After moving to New York, Mr. Schumm focused on financial technology. He's also been active with various charitable organizations, including being a mentor in a program for inner-city high school students.

Mr. Schumm, who said he is passionate about "creating positive progress," shows the same devotion he has for mentoring in the work he does for his clients.

"I want to leave a positive impact on people on whatever scale I can," he said. "Our sole intent is to help people save for the future and help people make better decisions in that process."

— Bruce Kelly

# For your clients' look after my better half side.







## PURPOSEFUL LIVING

**CHLOE A. MOORE**

Founder, Financial Staples

**AGE  
35****CHLOE A. MOORE'S** life plan is pretty straightforward.

"It's important that we use all of our gifts and talents to make this world a better place while we're here," she said.

To that end, Ms. Moore believes in finding a balance between work, play and service.

She launched her first business, C-Level Consultants, three years ago, after spending seven years working with wealthy investors at Diversified Trust. The consulting business provides financial advisers with outsourced financial plans and operations services.

Last year, Ms. Moore launched her second business, Financial Staples, to "get back to working with people like me," meaning younger people who have good incomes but do not yet qualify as rich.

"I truly believe this is what I was put on earth to do," she said. "If I keep my two businesses small, I'll still have time to volunteer and do some other things. I want to have a lifestyle advisory firm with about 30 clients that stay with me for 30 years."

— Jeff Benjamin



## JOB CREATION

**CONOR F. DELANEY**

CEO, Good Life Companies

**CONOR F. DELANEY** identifies big challenges, accomplishes them, then finds more.

Five years after co-founding his own advisory practice, he has built a bustling operation with 200 advisers in 28 offices managing nearly \$2 billion.

"We started out with the idea of having a few branch locations," he said. "Now I'm looking at growing to 1,500 advisers who want to make that meaningful impact in communities around the country."

Good Life Companies, based in Wyomissing, Pa., is a hybrid firm that includes insurance, brokerage and fee-based planning services, and its offices are mostly in small towns.

"We want to look more like Main Street than Wall Street," he said.

— Jeff Benjamin

**AGE  
31**

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## SUCCESS

**BRIAN SHAMBO**Senior vice president  
Merrill Lynch

**BRIAN SHAMBO** signed on to the Bank of America training program a week after graduating from college, 17 years ago.

"I played with all the thoughts of going independent, but at the end of the day, I really feel my firm does a lot right, and we have a great infrastructure," he said.

Mr. Shambo said the frenzy of the dot-com era when he first entered the business convinced him that "people need holistic advice."

His passion for the business is illustrated by his opting to attend executive education programs at Harvard, Duke and Dartmouth rather than top-producer junkets.

Mr. Shambo also recently helped launch donor-advised funds to promote philanthropy and benefit smaller nonprofit organizations.

— Jeff Benjamin

**AGE  
38**





## FINANCIAL PLANNING

## ROGER MA

Founder and financial planner  
lifelaidout

**ROGER MA'S CAREER** as a financial planner blossomed from his hobby as a financial blogger. The Pittsburgh native launched a website, called lifelaidout, about five years ago. He started by writing about saving money, branching out shortly thereafter into core financial planning topics.

Last year, Mr. Ma, who'd previously worked in investment banking, turned lifelaidout into a registered investment adviser targeting clients in their mid-20s to mid-40s.

AGE  
35

"I realized I was really interested in personal finance, and the natural next topics were thinking about investing, insurance, estate planning and things like that," Mr. Ma said.

Pursuing a career in financial planning and spreading financial literacy plays to what the New York City resident describes as some of his primary passions in life: storytelling and "modeling out everyday decisions."

For example, when the Metropolitan Transportation Authority increases subway fares, what's the breakeven to buy a monthly versus a per-ride pass? (The answer, he says, is 47 rides.)

Mr. Ma also holds regular personal-finance talks for employees at companies around New York, such as Google and Twitter, and this summer he will be speaking on a pro bono basis at the New York Public Library through a partnership with the Financial Planning Association.

— Greg Iacurci

CONTINUOUS  
LEARNING

## JEFFREY LEVINE

Chief retirement strategist  
Ed Slott and Co.

**THE MORE COMPLICATED** an issue, the more Jeffrey Levine revels in explaining it to financial advisers, CPAs and lawyers.

Mr. Levine, chief retirement strategist at Ed Slott and Co., conducts dozens of educational sessions and webinars annually about topics ranging from the Labor Department's fiduciary rule and required minimum distributions for individual retirement accounts to retirement-savings tax policy.

"I love educating people and figuring out all the permutations," he said. "What appears simple on the surface, once you start digging in, is not so simple."

AGE  
34

Mr. Levine is the lead contributor to Savvy IRA Planning, a program offered by Horseshmouth, which provides online training for advisers. The need for the tutorial was demonstrated by a quiz distributed to about 500 advisers and other users of the site. The results showed a "mind-numbing" ignorance about tax rules affecting retirement accounts, he said.

His ability to quickly examine and explain the consequences of policy proposals made him a go-to source for campaign stories. In that role, he was drawn into the political fray even as he remained neutral toward the candidates.

"It's almost like you cannot have an informed opinion without taking criticism from one side or the other," Mr. Levine said.

— Mark Schoeff Jr.



RUNNING

JONATHAN J.  
ROBERTSONFinancial adviser  
Abacus Planning Group Inc.

**JONATHAN J. ROBERTSON'S** passion for financial planning led to getting a lot of letters after his name. But his advice to those coming up in the profession, ironically, is not to be too concerned about all those letters.

Mr. Robertson started out in financial planning and took a law degree because he thought it would make him a better tax planner — tax planning requires extensive reading of IRS legal rulings. Then he went on to get his LL.M. in taxation. "It makes you a whole lot of fun at cocktail parties," he joked.

But your passion for your profession isn't measured by degrees, he said. "A lot of younger people aim for this certificate or that one, and sometimes that's good — but sometimes you need to focus more on things that won't have a certificate when you're done with it," Mr. Robertson said.

The biggest thing that doesn't come with a certificate: managing client relations. "The most important thing is the human interaction — how to deliver advice to make it more likely that clients will follow it."

Mr. Robertson is using his experience to mentor younger advisers. Given that he currently oversees more than \$1 million in firm revenue, they would be wise to listen.

— John Waggoner

AGE  
34

## IMPROVING LIVES

## SARAH ASEBEDO

Assistant professor of personal financial  
planning, Texas Tech University

**SARAH ASEBEDO** had been a financial planner for more than a decade when she made the decision to become an academic, drawing from her background in the field to shape applicable, relevant research for advisers.

"I decided I wanted to make a significant contribution to the future of the profession through training other future financial planners," Ms. Asebedo said.

"I loved the practitioner work, so it was probably one of the hardest decisions I've made in my life," the Lubbock, Texas, resident said. "It was a leap of faith. I didn't know if I'd love academia."

The gamble paid off for Ms. Asebedo, who teaches undergraduate and graduate courses on retirement planning and financial planning technology at Texas Tech University, and "really fell in love with publishing and writing." She taught at Virginia Tech for two years prior to joining Texas Tech.

Ms. Asebedo, who grew up in New Zealand and moved to the U.S. when she was 10, primarily conducts research on the relationship between psychology, financial conflict and financial behavior.

A mother of two, she received her Ph.D. in personal financial planning from Kansas State University in August.

— Greg Iacurci

AGE  
35





FINANCIAL EDUCATION

**KATIE  
BREWER**President  
Your Richest Life

**KATIE BREWER LIKES** helping those who need it most — but often don't get it from the financial planning community. "I've worked for a lot of great firms in the past, but it was impossible to convince them to run a separate young professional division," she said. So she founded Your Richest Life to fill that gap. "It was an experiment to do what I love doing and make a living wage off it," she said.

Ms. Brewer charges clients on a project basis, which typically means a larger upfront fee and a monthly ongoing retainer. She also does outreach in her community and speaks regularly at universities and organizations on the importance of financial literacy, and provides free personal finance education through her blog, Your Richest Life.

— John Waggoner

**AGE  
37**

HELPING OTHERS

**REESE  
VELTENAAR**Partner  
Acumen Wealth Advisors

**AT THE SUGGESTION** of a financial adviser, Reese Veltenaar's mother invested a large chunk of her money in tech stocks in the late 1990s. When the dot-com bubble burst, his mother, a single mom, was left with nearly nothing.

"That made me want to get into financial planning," he said.

Mr. Veltenaar co-founded Acumen Wealth Advisors in 2012; his firm now manages \$145 million in client assets.

He is also chairman of the board at Hospice of Chattanooga, which provides roughly \$1 million in annual patient care for families who don't have insurance or the ability to pay.

— Greg Iacurci

**AGE  
38**

FATHER &amp; HUSBAND

**JON ANDERSON**

Director of retirement plan solutions, Cetera Financial Group

**AGE  
36**

**JON ANDERSON IS TAKING** the grunt work out of guiding retirement plans so that advisers can spend quality time with plan participants.

At Cetera Financial Group, Mr. Anderson has led the development of a technology platform that allows advisers to aggregate retirement plan data, such as investment analytics, benchmarking and requests for proposals, across providers.

"Whether they do one plan or many, we want more advisers to do plan business so that more people can have access to plans and access to expert advice," he said.

Mr. Anderson came to Cetera about 3½ years ago with a mandate to build the platform that supports about 4,000 Cetera advisers who work with retirement plans and manage more than \$24 billion in assets.

Helping workers ensure that they have enough money for retirement is a fiduciary act akin to his parental responsibility for his three young sons.

"The parallel exists for advisers who care that way about their clients," Mr. Anderson said. "It's very closely aligned."

— Mark Schoeff Jr.

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GIVING TO OTHERS

**KURT J. ROSSI**CEO and wealth adviser  
**Independent Wealth Management**

"MY REAL PASSION is the intersection of money and life, and helping clients through that," said Kurt J. Rossi, describing his approach to the business.

"We leverage our technology, but we humanize it through financial planning," he explained.

Mr. Rossi remembers the time he told a client that he could retire now, instead of working

another two years.

"I said, 'If you continue to work, you'll leave another \$400,000 to your children, but you're never going to be

younger or healthier than you are now.' It was a powerful moment."

Mr. Rossi currently works with about 150 households. He has also served as an undergraduate and graduate professor of finance at Monmouth University, and writes a biweekly finance column for the Trenton Times.

In his spare time he also writes a financial blog, [bringyourfinancelife.com](http://bringyourfinancelife.com).

— John Waggoner

AGE  
38

FAMILY &amp; CAREER

**NICHOLAS CARR**First vice president  
**Legates Carr Wealth Management, Merrill Lynch**

NICHOLAS CARR DIDN'T realize before entering the financial advice profession that picking the best stocks, bonds and other investments wasn't going to be his most important role.

While he didn't initially recognize how important the adviser-client relationship is in personal finance,

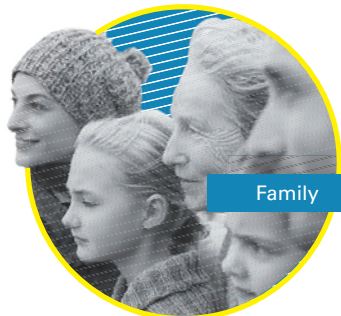
he's now an expert in this area. He has a doctorate in personal financial planning and even created a behavioral finance course that he taught at Kansas State University.

Mr. Carr is one of the rare personal financial planning Ph.D.-holders who is a full-time financial adviser. His team manages about \$265 million in assets.

He also helped start the Southwest Florida Financial Literacy Foundation to provide personal finance education to those underserved by the traditional financial services profession.

So far, the foundation's been reaching out to police officers, firefighters and teachers.

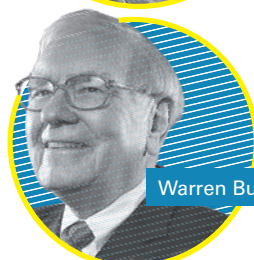
— Liz Skinner

AGE  
38**TOP 5  
DINNER-PARTY GUESTS  
OF OUR 40s**

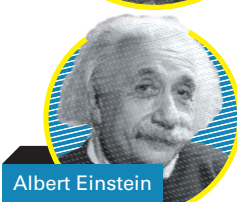
Family



Jesus Christ



Warren Buffett



Albert Einstein



Oprah Winfrey



## EMBRACING DIVERSITY

**LEIGHANN MIKO****Founder  
Equalis Financial**

IN JANUARY, Leighann Miko finally put to work the business plan she'd been refining for five years, opening Equalis Financial to provide financial planning to the LGBTQ community, women and young professionals.

Even though the Supreme Court legalized same-sex marriage almost two years ago and eliminated many of the unique financial planning situations that gay couples had faced, the community still wants to work with advisers they feel comfortable with, Ms. Miko said.

Being gay, she said she understands the struggles other LGBTQ individuals and couples have gone through.

"They appreciate not having to go to an older, male, pale and stale adviser," she said.

Having her own business after a decade of working at other advisory firms gives her the flexibility to dedicate hours each week to volunteering with LGBTQ youth and women who have been victims of domestic abuse, a dreadful situation she watched her mother endure.

Ms. Miko's proud of helping the Los Angeles Financial Planning Association launch a program with a women's emergency shelter where she and other advisers host basic finance classes and one-on-one mentoring.

"I want to help these women get their lives back on track," she said. "I want to give them the knowledge and resources to break that cycle and show them it's possible to get away from it."

— Liz Skinner

AGE  
33

EXCELLENCE

**VANESSA WIELICZKO**Director of investments and  
portfolio management, **HoyleCohen**

VANESSA WIELICZKO STARTED working for HoyleCohen, an independent RIA, after graduating college and right before the financial crisis hit.

She started as a client-relationship manager, and eventually built HoyleCohen's investment department from the ground up, and now leads it.

"I had to fight for it tooth and nail," she said. "It's not typical for firms to have a dedicated investment department."

Ms. Wieliczko is heavily involved in the CFA Society of San Diego. She currently serves as the group's head of programs, and is its youngest-ever president-elect. And she represented the organization at the 2015 International CFA Society Leadership Conference in Hong Kong.

She obtained her chartered financial analyst, chartered alternative investment analyst and certified financial planner designations by the time she was 30.

Ms. Wieliczko was introduced to the finance world during her time at Boston University, both during an internship at Newsweek in London, where she covered business news, and as a pit reporter at the New York Mercantile Exchange.

"It was an interesting way to get exposed to the world of finance," she said.

— Greg Iacurci

AGE  
31





**BIG ON FAMILY**  
**JENNIFER HOCKING**  
Financial adviser  
The Hocking Group, UBS

**JENNIFER HOCKING** joined her husband, Steven, at The Hocking Group, which specializes in 401(k)s, becoming an adviser only within the past couple years. But in that time she's taken over such operational duties as marketing, client services, investment processing and benchmarking.

Ms. Hocking has earned her Series 7 and Series 66 licenses, as well as a chartered retirement plan specialist designation. She also finds time to do pro-bono work with family members of plan participants.

Ms. Hocking is a field leader in a UBS diversity program called All Bar None.

"We can bring people together and learn from each other and help each other out," she said.

— Mark Schoeff Jr.

**AGE**  
**37**



**DOING RIGHT**  
**JON M. LUSKIN**  
Financial planner  
Define Financial

**JON M. LUSKIN** started out working at a nonprofit because he wanted to make a difference in the world, but he found he could make a bigger difference as an adviser.

"I can help people and see real changes in their lives," Mr. Luskin said. "Doing the right thing also means doing the research to figure out the best option. And that's why we use low-cost funds."

Just four years into his career, Mr. Luskin is an active member of the San Diego chapter of the Financial Planning Association's Nex-Gen group, and his research has been published in the Journal of Financial Planning. He also provides pro bono planning through FPA, the San Diego Center for Financial Literacy and Junior Achievement, which work with youth, military and low- to moderate-income individuals.

— John Waggoner

**AGE**  
**35**



**HEALTHY LIVING**  
**LAURYN WILLIAMS**

Founder, Worth Winning

**LAURYN WILLIAMS** is no longer competing in track and field or bobsledding, two sports in which she earned Olympic medals. But she's using that same competitive drive to build her financial planning practice, Worth Winning.

"Every day I have to be doing something to grow my firm," she said. "It's like going to practice every day."

Ms. Williams was inspired to become a certified financial planner after she hired a financial adviser at age 20, thinking he would help her manage all her financial affairs, and was disappointed to find he was only interested in providing investment advice. She had gained lucrative sponsorships after winning a silver in track and field at the 2004 Olympics in Athens. Ms. Williams also earned a gold in London in 2012 and another silver on the two-women bobsled team at the 2014 Sochi Winter Olympics, making her the first American woman to medal in both Summer and Winter Olympic Games.

In 2012, a Google search led the University of Miami finance graduate to discover the CFP program. She opened Dallas-based Worth Winning in April 2016 to serve millennials and athletes.

"The biggest thing with professional athletes is not sounding sales-y," she said.

— Liz Skinner

**AGE**  
**33**

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TEACHING &  
INSPIRING

## MEGAN RINDSKOPF

### Financial adviser Alpha Financial Advisors

**MEGAN RINDSKOPF FELL** in love with the financial advice business during an introduction to financial planning class, recommended to her by a career counselor at the University of Georgia. She concluded that her efforts to pursue a degree in physical therapy were not going to work out.

"I realized that the sciences weren't my forte, but I really wanted to do something to help people," she said.

AGE  
29

She has been working in fee-only financial advice ever since.

Ms. Rindskopf is also the board president for the south region of the National Association of Personal Financial Advisors, and previously held a board role with the regional NAPFA networking group for young advisers.

She also founded a peer-to-peer networking group to connect advisers, accountants and lawyers in the Charlotte, N.C., region.

At the beginning of her career, Ms. Rindskopf said she jumped around a lot.

"I think I was lacking a true commitment from a firm to develop me as a professional," she said. "I recommend young professionals look for a firm with a career track."

In addition to developing a specialty in helping review insurance needs, Ms. Rindskopf has spearheaded a young professionals program at her firm, Alpha Financial Advisors, to provide financial advice to other millennials.

Outside of the office, Ms. Rindskopf volunteers at SkillPop, where she teaches budgeting and investing classes in small groups, and she's passionate about getting a financial literacy program together to bring to Charlotte-area youth.

— Liz Skinner



FINANCIAL LITERACY

## PATRICK O'CONNOR

Senior vice president and regional director, **Raymond James & Associates Inc.**

**PATRICK O'CONNOR'S** career choice and his advocacy of financial literacy stem from the tough times that befell his family when he was in high school.

They lost their house and went through bankruptcy after his father, who'd lost his job, withdrew funds from an IRA and failed to pay the associated taxes and penalties. That left Mr. O'Connor's mother with a large amount of debt after his father passed away a few years later.

AGE  
38

"This passion for financial literacy and enthusiasm for this business, personal experience from my life shapes some of that," he said.

Mr. O'Connor is a Florida man through and through, having grown up in the Sunshine State, and climbed his way up the ranks of Raymond James over the past 16 years.

By the time Mr. O'Connor was 29, he'd launched and led Raymond James' alternative investments group, structured-products desk and ultrahigh-net-worth consulting efforts. He now oversees the firm's largest of seven regions by revenue, advisers and branch offices.

His proudest professional achievement was overseeing the design and launch of the firm's financial planning software, Goal Planning & Monitoring, in 2013.

In his spare time, Mr. O'Connor volunteers for the charity Junior Achievement, which aims to foster financial literacy and entrepreneurship among kindergarten through 12th-grade students.

— Greg Iacurci



EDUCATION

## PAMELA CAPALAD

Founder  
**Brunch & Budget**

**PAMELA CAPALAD CREATED** her financial planning firm, Brunch & Budget, after noticing that many of her friends during their time out socializing with her would ask questions about credit-card debt, budgeting and 401(k)s.

Ms. Capalad was a financial planning associate at the time, and people in their 20s and 30s were asking her a lot of questions and clearly had fears about money. So in 2015, she built her Brooklyn-based firm to serve them.

"My generation is still reeling from 2008," Ms. Capalad said.

She begins her fact-finding process with clients by having them choose a restaurant for them to share a meal, with the new client picking up the tab.

"It's an easy way to have a conversation together without creating anxiety," she said.

Spreading financial literacy is important to Ms. Capalad, a literature major who discovered a passion for planning after searching for a summer job on Craigslist. She found a position teaching children at a money camp and went back every summer during college, and ultimately decided to get into financial services after graduation.

Ms. Capalad hasn't given up on helping children learn about money. She and her husband, a hip-hop educator, blend their talents to provide hip-hop finance workshops that incorporate rhyming and work to improve communication skills that can help children find jobs.

— Liz Skinner

KNOWLEDGE

## KAREN MARIE SARTEN

Senior wealth adviser, **Beacon Pointe Advisors**

**KAREN MARIE SARTEN** has wanted to be a financial adviser since ... well, practically always.

"It's been ever since I was in high school," she said. "In my freshman year, I thought stocks were cool, researched them and became very interested in all of what there is to be known about money."

And Ms. Sarten has a simple approach for dealing with clients who might think she's too young to be doling out advice: being confident and being prepared. It's the massive preparation she does that eases the butterflies she gets before every client and prospect meeting.

"Knowledge drives everything I do," she said. "I'm always looking at ways to improve the client experience."

Sharing that knowledge drives Ms. Sarten, who is board chair for the Women's Advisory Institute she helped start in 2012 at her company. "Its mission is to bring women to the table and develop content and resources tailored to the female investor," she said.

Ms. Sarten is also a founding member and contributor to the weekly financial education e-newsletter "The Sense," which the company hopes to spin into a book. "We're really trying to get people engaged," she said.

— John Waggoner



AGE  
35



MAXIMIZING  
POTENTIAL

DEMETRIUS  
FELDER

Founder  
Holistic Planners Network

**DEMETRIUS FELDER'S PASSION** for his work is helping his clients find the passion in their lives.

Mr. Felder's firm, Holistic Planners Network, specializes in working with women who are older than 45, a time that can be both a challenge and a sweet spot.

"They know exactly what they want from the planning process," Mr. Felder said. "They're clear about what they want to do with the rest of their lives. They come to us to be their life facilitators. We call it life logistics."

Life logistics can involve everything from targeting a client's next career move to managing a divorce to achieving goals that are more emotional or even spiritual in nature. Mr. Felder's firm charges a separate fee for life management but also finds that assets can grow, too, through the process.

"If we get clients to reach their whole human potential, then they'll have a larger, more robust portfolio and higher incomes," he said.

Mr. Felder started pursuing this niche after helping his mother with her finances. He finds that older women, in the 55 to 60 range, have unique needs.

"These folks are trying to redefine themselves," Mr. Felder said.

He started his career on the insurance side of the advice business at Axa, winning awards for production. He then moved to an independent broker-dealer, Commonwealth Financial Network. Mr. Felder established his own RIA, Holistic Planners Network, so he could develop a practice that helps clients with all aspects of their lives. His partner is a neuroscientist.

Mr. Felder's entrepreneurial spirit was sparked in his hometown of Branchville, S.C., where, as a kid, he started his own company, Top of the Line Cleaning Services.

— Mark Schoeff Jr.



AGE  
39

"MY FAMILY  
STRUGGLED  
FINANCIALLY  
GROWING UP,  
SO I WANTED  
TO HELP PEOPLE  
MANAGE  
MONEY  
BETTER."

Sten J. Morgan



IMPROVING LIVES

STEN J.  
MORGAN

Financial planner  
Legacy Investment Planning

AGE  
30

**STEN J. MORGAN WAS** only 25 years old when he quit his job at Raymond James to start his own financial planning firm.

He had just moved with his wife from Oregon to Nashville, Tenn., with zero clients and without really knowing what he was doing at that point, Mr. Morgan said.

Now, roughly five years later, Legacy Investment Planning manages roughly \$120 million in client assets.

"There's a lot going against you, with age and not knowing anyone in the area," he said.

Mr. Morgan wrote a book, "The 7 Mindsets of Success," in which he harnesses lessons from his own experience to provide fledgling advisers a road map to building a successful advisory business in three to five years. It hits bookstores in July.

Mr. Morgan was raised by a single mother, and his family moved 27 times before he reached high school age. Their financial hardship ultimately drew Mr. Morgan to a career in financial planning.

"Realizing you can impact someone so heavily by helping them manage their finances — because I know it would have changed my life when I was young — gave me the passion to get into this business," he said.

Mr. Morgan is a founding member and vice chairman of Tucker's House, a nonprofit that renovates homes for families with special needs children.

— Greg Iacurci



WORLD TRAVEL

MICHAEL D.  
SHANAHAN

President  
Overland & Shanahan  
Wealth Advisors Inc.

AGE  
39

**MICHAEL D. SHANAHAN** had hoped to be a doctor like his father, and even earned a biology degree from the University of Alabama. But he realized during college that the sciences were not what he was really passionate about.

Thanks to his father, who got him interested in investments, it wasn't long before he set his sights on financial services.

"My dad used to show me what was up with my college account, and it really left a mark," Mr. Shanahan said.

Fourteen years ago, Mr. Shanahan moved to San Diego to join a former business partner in starting their own advisory firm providing holistic planning. Their hybrid firm, affiliated with LPL Financial, focuses on serving high-net-worth individuals.

While he's not a physician, he's made helping people a priority. Mr. Shanahan is a coach and mentor to younger advisers, and his team is developing a financial wellness program for local businesses as a way of bringing financial education to more people.

He provides pro bono planning within his local military community (his father was a doctor in the military) and his firm provides each employee with two days of paid time off each year for volunteering.

Mr. Shanahan said he landed in the right profession, even though life as an adviser and firm owner isn't exactly what he expected. He's been surprised at how much time he spends working with clients to understand their personal issues and keep them from making financial mistakes.

"You find yourself playing the role of a psychologist a lot more than I anticipated, getting into this industry," he said.

— Liz Skinner

40 UNDER 40 | PASSION FUELS  
THE FUTURE



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