PASSION FUELS THE FUTURE

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The 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 for a behind-the-scenes look at this year’s class through videos, interactive graphics and extended profiles.

Photography by Erin Patrice O’Brien
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.
— Bruce Kelly

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.
— Mark Schoeff Jr.

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

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

— John Waggoner

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. “You’re worth more than just trying to save money [by cutting living costs].”

— Mark Schoeff Jr.

Are your international investments missing something?

If your exposure to Asia is through international or global emerging market funds, you may not be taking advantage of all of the opportunities to invest in thriving companies in the region.

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FAVORITE SOCIAL NETWORK

- Instagram: 18%
- Facebook: 25%
- Twitter: 20%
- LinkedIn: 33%
- None: 5%

HOURS WORKED PER WEEK

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

PETS OF THE 40s

- 18: dogs
- 6: cats
- 1: bull
- 1: cow
- 1: chicken
- 1: goat

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President and CEO

Anne McCabe Triana

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

That wasn’t what she should do.

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

Managing principal
Simonet Financial Group

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

“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 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

“DON’T JUDGE”

Christopher Quinley

Co-founder
Liang & Quinley Wealth Management

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.

“What’s important to me is that I’m thinking, ‘I’m thinking and feeling.’”

— Jeff Benjamin
Investment News
June 19, 2017

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.

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

HEALTH & WELLNESS

CHRIStINE A. HEALY
Senior financial adviser and vice president, Merrill Lynch

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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Still here when you don’t.

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**Bracket**: BRIENNE L. DYLEWSKI

**Title**: Owner, Financial Architects Advisory

**Profile**: 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 22, 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

**Title**: Founder and CEO, Vestwell

**Profile**: 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 dabbling 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

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— [Image with rings and ring box]
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²For example, with a Return of Premium Death Benefit, if the contract value is lower than the premium amount, upon the passing of the first spouse, the surviving spouse would receive the higher amount, being the original premium as the death benefit value with surrender charges waived. This assumes no withdrawals were taken.

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Some death benefits may be available at an additional cost, and the cost of an option may exceed the benefit paid under the option. Any early withdrawals will decrease the death benefit and contract value. If withdrawals are taken before age 59 ½, a 10% early withdrawal federal tax, in addition to ordinary income taxes, may apply. Guarantees are subject to the claims-paying ability of the issuing insurance company.

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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

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

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 as an academic, describing her background in the field to shape applicable, relevant research for advisers.

— Greg Iacurci

The more complicated an issue, the more Jeff 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.”

Mr. Levine is the lead contributor to Savvy IRA Planning, a program offered by Horsesmouth, 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.

JONATHAN J. ROBERTSON
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Abacus Planning Group Inc.

Chief retirement strategist
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— Mark Schoeff Jr.
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, her 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

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

FATHER & HUSBAND

JON ANDERSON
Director of retirement plan solutions, Cetera Financial Group

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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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 staid 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.”
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

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June 19, 2017

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.

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

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.

“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

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

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 know 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
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.

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