Your Investment Management Team

My goal as your financial professional is to help you reach your goals. Personal service is a critical part of that process. I'll take the time to understand your financial needs, long-term aspirations, and family priorities, and from there we'll build a financial strategy that can help you get there. This isn't just about choosing investments; it's about how I help you manage your money in a way that aligns with your unique and evolving life. My commitment to you is to serve as a guide and a champion for your personal financial priorities, with a plan designed to work for you over the long run.

As an independent financial professional, I operate my own business and am not an employee of Cantella or Cambridge Investment Research, Inc. (Cambridge). This independence allows me to structure my practice to best serve you, my client. I've chosen to work with Cantella and Cambridge because they provide me with extensive behind-the-scenes support so we can focus on what matters most: your goals.

Prioritizing the Needs of Independent Financial Professionals and Their Clients

As an independent financial professional, I've chosen to partner with Cantella and Cambridge because they prioritize the needs of financial professionals like me and, by extension, my clients. They're dedicated to helping me maintain an independent mindset, allowing me to structure my business in the way that best serves you.

In this model, I'm able to maintain control over my practice while ensuring I'm operating in a compliant manner that always puts your needs first. My partnership with them provides the support I need without dictating how I run my business.

Together: Cantella and Cambridge
Being among the first independent broker-dealers in the financial services industry, neither Cantella nor Cambridge ever pushed proprietary products. Instead, they both pioneered a model that empowers financial professionals to make investment choices based solely on clients' needs and goals. You benefit from the best of both worlds: access to the wide range of investment options, resources, and national reach of a large independent firm – combined with the personalized, high-touch service and expertise of a boutique. This partnership blends Cambridge's national strength with Cantella's Boston-based heritage and people-first culture, creating a seamless and relationship-driven experience for clients.

Cantella
Founded in 1952 and based in Boston, Cantella has been serving financial professionals and their clients for more than 70 years. Cantella has a long history of independence, leadership, and trusted relationships in the financial services industry. Today, Cantella operates as one of Cambridge's largest enterprise offices, providing operational expertise, compliance oversight, and behind-the-scenes support that allows me to focus on helping clients with their investment needs and financial journey. Cantella provides me with personalized service and a relationship-driven culture – so I can extend that same high level of service and attention to you.

Cambridge
Cambridge is my broker-dealer and RIA, and one of the largest independent financial solutions firms in the country, offering compliance oversight, regulatory guidance and operational infrastructure. Known for its integrity and commitment to independence, Cambridge's robust systems give clients confidence that their financial future is supported by a firm emphasizing both security and service.

BNY Pershing
The critical function of a clearing firm is to safeguard your accounts, so we focused on three core requirements: stability, strength, and client capabilities. A strong reputation and prudent management are crucial, as are investments in state-of-the-art cybersecurity and customer service.

BNY Pershing is one is the largest providers of clearing and settlement services, bringing a full range of solutions to our clients and a powerful account management engine. As a global systemically important bank, Pershing is subject to the most stringent financial stability standards. Pershing is a member of the Securities Investor Protection Corporation (SIPC).

Frequently Asked Questions

What is a custodian/clearing firm?
The words "custodian" and "clearing firm" are often used together, which reflects the important roles these firms play in the management of your investment account. A clearing firm's responsibilities include:

- Safeguarding the funds and securities held in your brokerage account
- Preparing and mailing account statements, trade confirmations, and tax forms (e.g., IRS Form 1099) that accurately reflect all activity in your brokerage account
- Providing your broker-dealer with the ability to execute trades in your account
- Receiving and delivering funds and securities to settle trades in your account

What is a broker-dealer?
A broker-dealer is an organization that acts as an intermediary between your financial professional and the clearing firm and never maintains custody of client assets. These firms have a wide set of important responsibilities:

- To open, oversee, and monitor your accounts
- To maintain appropriate books and records on your accounts
- To receive funds and securities and deposit them directly into accounts controlled by your clearing firm
- To provide support and infrastructure to financial professionals as they provide advice and service to you
- To help ensure that the management of your account is in compliance with industry rules and regulations

What is an RIA?
A registered investment adviser (RIA) processes the fee-based business of IARs licensed with the firm and holds certain responsibilities for regulatory compliance and adherence to securities law.

Who oversees these companies?
Broker-dealers, RIAs, and clearing firms are regulated and periodically audited for compliance with industry standards by the Financial Industry Regulatory Authority (FINRA), the Securities and Exchange Commission (SEC), and other regulatory agencies. Additionally, our broker-dealer and clearing firms must undergo an annual audit by a third-party CPA to analyze and document their financial position.

Are my assets safe?
Having a reputable third-party custodian is important because it provides a critical layer of transparency in the management of your account. These firms provide their own independent reporting of your account activity, performance, and balances, and they handle the confirmation, delivery, and settlement of each transaction.

Checks for deposit to your account are always made payable to the clearing firm for the benefit of your account, and never to your broker-dealer or financial professional. Other deposits, like wire transfers and physical stock certificates, are also always made directly to the custodian and explicitly for your benefit.

This separation helps protect your funds against certain types of loss, and gives you total visibility into the operations of your accounts. In addition to receiving statements from your custodian, you can also view your account anytime, anywhere with online or in-app access.

What is SIPC?
Member of SIPC. Securities in your account protected up to $500,000. For details, please see www.sipc.org.

Is my information safe?
I take your privacy seriously. Cantella, Cambridge, and our clearing partners have strict protocols in place and do not share your private information with anyone beyond what is necessary to serve your account, or as required by law or regulation. For more information about how we protect your privacy, please review our Privacy Policy.

Who can I call with questions?
As your financial professional, I am here to help you with all aspects of account management, including depositing or withdrawing money, making trades, discussing investment decisions, and keeping your information current. However, you can also contact the Cantella home office at any time should you need another source of support. Cantella can be reached at 800-335-9156 or clientservices@cantella.com.

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