



2017 South Region Compliance Seminar

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2017 FINRA South Region Compliance Seminar Speaker Biographies

Mitchell Atkins is Founder and Principal of FirstMark Regulatory Solutions, Inc., a compliance consultancy based in Boca Raton, Florida. His focus is complex problem solving for FINRA broker-dealers and registered investment advisers. His recent compliance focuses include anti-money laundering compliance, supervisory controls assessments, cyber security compliance, FINRA membership applications, broker-dealer acquisitions, and non-traded REIT and variable annuity compliance. Mr. Atkins has 24 years of experience in the industry, 20 years of which was in various roles at FINRA (previously NASD), most recently as Senior Vice President and Regional Director, with overall responsibility for four districts comprising FINRA's South Region (home to 850 brokerage firms). He oversaw the region's routine inspection program, sales practice special investigations, financial surveillance and membership application programs. Mr. Atkins oversaw the development of innovative initiatives such as the National Anti-Money Laundering Investigative Unit in 2012. Mr. Atkins oversaw the successful startup of the Florida District Office of FINRA in 2005. Mr. Atkins frequently addresses financial services industry groups. He is a Certified Regulatory and Compliance Professional™ through the FINRA Institute at Wharton. He is a graduate of Louisiana State University and a member of the Florida Securities Dealer's Association, the National Society of Compliance Professionals (NSCP) and the SIFMA Compliance and Legal Society.

Susan F. Axelrod is Executive Vice President of Regulatory Operations. In this capacity she oversees the Office of Fraud Detection and Market Intelligence and Member Regulation. Before being named to her current role, Ms. Axelrod was Executive Vice President and head of Member Regulation—Sales Practice, with responsibility for ongoing surveillance and examinations, both routine and investigative, of FINRA-regulated securities firms. She was appointed to this position in July 2010. Previously, Ms. Axelrod was FINRA Senior Vice President and Deputy of Regulatory Operations. Her responsibilities included assisting in the oversight of the Market Regulation, Enforcement and Member Regulation functions at FINRA. She also played a key role in the integration of NASD and NYSE Member Regulation. Prior to joining FINRA in 2007, Ms. Axelrod was Chief of Staff to the CEO of NYSE Regulation for three years. In this position, her responsibilities included overseeing operations on a day-to-day basis and acting as a liaison with various business areas including finance, human resources, government relations and communications. Ms. Axelrod joined the NYSE in 1989 as a Staff Attorney in the division of enforcement and became an Enforcement Director in 1997. Among the cases she handled were those involving specialist and floor broker misconduct, insider trading, upstairs trading, sales practice violations, and financial and operational compliance issues. She received her J.D. from the Hofstra University School of Law in 1989 and her B.A. from Emory University in 1986.

Penelope Blackwell is Deputy Regional Chief Counsel for FINRA Enforcement in Dallas, Texas. Prior to joining FINRA in 2014, Ms. Blackwell was a Shareholder in the law firm of Greenberg Traurig LLP. In private practice, Ms. Blackwell represented clients in all aspects of security litigation and regulatory proceedings. Ms. Blackwell graduated Order of the Coif from Louisiana State University Paul M. Herbert Law Center, and clerked for the Honorable Henry A. Politz, United States Court of Appeal for the Fifth Judicial Circuit.

Brooks Brown joined FINRA's New Orleans District Office in 2001, and then transferred to FINRA's Atlanta District Office in 2006. Mr. Brown assumed the role of Associate District Director in July 2015 and is responsible for overseeing the office's cycle examination program. Previously, as an Examination Manager, Mr. Brown supervised five staff members who conduct cycle examinations to review for compliance with FINRA and SEC rules. Prior to joining FINRA, Mr. Brown worked with Trustmark National Bank in Jackson, Mississippi from 1999 to 2001 as an equity analyst in Trustmark's Trust Department. Mr. Brown earned the Certified Regulatory and Compliance Professional™ designation from the Wharton School in 2013. Mr. Brown

is a graduate of Millsaps College in Jackson, Mississippi, and he also earned an M.B.A. from Millsaps College's Else School of Management.

Greg Brown is Examination Manager in FINRA's Dallas District Office. Mr. Brown began his career in 2006 as an examiner in the Florida District Office, where he conducted reviews involving routine, cause, and membership application matters. Specifically, Mr. Brown spent the majority of his time participating in high-profile examinations involving issues with private offerings, improper trading, and outside business activities. In 2012, he relocated to Dallas to become an Examination Manager, where he supervises a team of examiners and oversees the execution of routine examinations. Mr. Brown graduated with a B.S. degree in Finance from the Florida State University.

Angela Brunelle is a principal regulatory coordinator with FINRA in the Boca Raton, District office. Ms. Brunelle has worked for FINRA for the past seven years and was previously an auditor for a large regional accounting firm. Ms. Brunelle is a CPA, licensed in the State of Florida and has two Bachelor's degree in accounting and communications from Florida Atlantic University in Boca Raton Florida.

Dawn Calonge is Surveillance Director in FINRA's Florida District Office located in Boca Raton, Florida. Ms. Calonge manages Regulatory Coordinator staff that are responsible for the ongoing financial monitoring and sales practice surveillance of member firms in the Florida District Office. Prior to becoming a Surveillance Director, she served as an Examination Manager responsible for managing examination staff that conducted cycle and cause examinations. Ms. Calonge joined FINRA as a Staff Examiner, investigating a wide range of member firm activities. Prior to joining FINRA, Ms. Calonge worked at the U.S. Securities and Exchange Commission and the New York Stock Exchange. Prior to her regulatory work, Ms. Calonge worked in the accounting field and received her Bachelor of Business Administration degree with a major in Accounting from the University of Miami in Coral Gables, Florida.

Bill Clark is the founder and CEO of MicroVentures Inc which operates a registered broker dealer and a funding portal. Since founding the company in 2009 they have raised over \$100 million for private companies in various stages of the lifecycle. He holds a BS in Finance from Michigan State University as well as Series 7, 24, 63 and 79 securities licenses.

John S. Clark is Examination Manager in FINRA's Florida district office located in Boca Raton, Florida where he is primarily responsible for the Cause Program. Prior to becoming Examination Manager, Mr. Clark served as Field Supervisor in the New Jersey District Office, investigating a wide range of member firm activities. Mr. Clark joined FINRA in 2000. Mr. Clark received his undergraduate degree from Rutgers University in New Brunswick, NJ where he graduated with highest honors and his law degree from New York Law School in New York, NY where he graduated cum laude. Mr. Clark also holds the Certified Regulatory Compliance Professional™ (CRCP™) designation through the FINRA Institute at Wharton. Prior to joining FINRA, Mr. Clark worked at Prudential Financial in the Alternative Dispute Resolution Group and American International Group where he worked as an Analyst in the Financial Institutions Group.

Robert V. Coulter is Managing Director of Public Finance Administration, at HilltopSecurities. Mr. Coulter joined the firm in 2009 and is responsible for the coordination of profitability, operations, supervision, staffing, and technology for HilltopSecurities' Public Finance business. He has more than 17 years of industry experience. He previously worked in financial services sales, regulation and compliance. Mr. Coulter also previously served as Director, Chief Administrative Officer at First Southwest Company, LLC. Prior to that, he worked as Chief Compliance Officer at Hodges Capital Management where he was responsible for supervision and the compliance programs for two registered investment advisors and a broker-dealer. Prior to that, Mr. Coulter worked as a compliance examiner at NASD, where he conducted examinations of broker-dealers. He completed SIFMA's Securities Industry Institute ("SII") program in 2013 and has completed the Series 7, 24, 50, 53, 66, 79 and 99 exams. Mr. Coulter has a Bachelor of Business Administration in Finance from The University of Texas at San Antonio.

Gene C. Davis is the examination manager of the South Region Fixed Income Team, which conducts examinations of firms engaged in a material fixed income business. Mr. Davis has been employed with FINRA (formerly NASD) since February 1997. Mr. Davis has directed numerous examinations of member firms engaged in a myriad of fixed income business lines and has directed numerous focused examinations with regard to fixed income related issues. Mr. Davis has completed the FINRA Institute at Wharton Certificate Program, obtaining the Certified Regulatory and Compliance Professional™ (CRCP™) designation in 2004.

Kenneth Fasone serves as Executive Vice President, Compliance, Legal, and Risk at LPL Financial. As Executive Vice President and head of the Business Risk Management department in Compliance, Legal, and Risk (CLR), Mr. Fasone is responsible for the Supervision, Advisor Review and Outside Business Activities management functions. Mr. Fasone's responsibilities include the day to day supervisory and oversight functions that include Home Office Supervision, Complex Products Supervision and Central Supervision that reviews emails, non-electronics correspondence and consolidated reports. Mr. Fasone is also responsible for developing a long-term strategic plan to enhance the oversight and supervisory control processes and reporting functions for CLR. Mr. Fasone has more than 30 years of experience in the financial services industry including branch supervision, compliance technology and business risk management. Prior to joining LPL in June 2014, he was an Executive Director in Morgan Stanley's Wealth Management Information Security Risk and Control group, where he was responsible for executing MS Wealth Management's Information Security Risk and Business Continuity programs. In earlier roles, Mr. Fasone served as a senior Compliance officer responsible for the development and execution of various technology platforms including supervision, surveillance, email and social media. He began his career as a supervisor in a large full service retail branch office. Mr. Fasone earned his Bachelor of Science degree in Business Management from the State University of New York at Binghamton and has been a financial service professional for his entire career.

Jason Foye is Examination Manager in FINRA's Anti-Money Laundering Investigations Unit (AMLIU). In this role he manages a team of eight examiners located throughout the country and has responsibility for managing AMLIU investigations, consulting with other FINRA staff nationally on AML-related examination, assists in the development of FINRA's AML priorities and delivers AML training to FINRA staff and associated persons of member firms. Mr. Foye has been with FINRA for 10 years and previously worked as an examiner in the Florida District before assisting in the AMLIU's creation five years ago. He is a graduate of FINRA's Excellence in Management program at Wharton and is a Certified Anti-Money Laundering Specialist (CAMS), a Certified Fraud Examiner (CFE) and has been an invited speaker at numerous industry sponsored conferences focused on AML trends and issues.

Sharon Frankel has been with FINRA for more than 10 years in the Florida District office. Since joining FINRA in January 2007, Ms. Frankel has worked as Principal Examiner and Examination Manager in the Cycle Program and is currently a Managing Regulatory Coordinator in the Surveillance Program. Ms. Frankel has been in the securities industry for more than 18 years including providing regulatory and financial consulting services for broker-dealers and investment advisory firms and previously working at the Securities and Exchange Commission in Miami as a Staff Accountant and Securities Compliance Examiner conducting examinations of broker-dealers and transfer agents.

Cynthia Friedlander is Senior Director, Fixed Income Regulation within FINRA Regulatory Operations. Ms. Friedlander is responsible for directing FINRA's policies and national programs related to fixed income securities, including related regulatory matters in FINRA District Offices. Specifically, she is responsible for the design, development and delivery of fixed income policy guidance to staff throughout FINRA, as well as to member firms, and is one of FINRA's primary representatives in fixed income regulatory matters with the Municipal Securities Rulemaking Board (MSRB) and the Securities and Exchange Commission (SEC). Ms. Friedlander represents FINRA at government agency, SRO, and industry and advisory meetings and is a staff liaison to FINRA's Fixed Income Committee. She holds a bachelor's degree in government from the University of Virginia and an M.B.A. with a concentration in finance from George Mason University.

Grant Gibbons is Associate District Director of the FINRA New Orleans District Office. He began his career in 1997 as an Examiner in the New Orleans District Office. In March 2004, Mr. Gibbons was promoted to Supervisor of Examiners in the Dallas District Office. He oversaw a team of examiners responsible for the regulation of member firms relating to financial and operational matters, sales practice concerns, surveillance monitoring, customer complaints and termination for cause reviews. In March 2014, he assumed the role of Examination Manager in the New Orleans District Office. In this role, he managed a team of cycle examiners and helped form and successfully led the New Orleans Fixed Income team. In July 2016, he was promoted to the Associate District Director of the New Orleans Office where he is responsible for the execution of the offices regulatory programs. Mr. Gibbons received a B.S. in Business Administration (Finance) from Auburn University in Auburn, Alabama.

Bill Givens has been in various product related Compliance roles for the past 20 years, 13 of which have been with Morgan Stanley or its predecessor Firms. Currently, Mr. Givens heads-up the Products Compliance Team for Morgan Stanley's Wealth Management Business and serves on the Firm's New Product Committee.

Prior to Morgan Stanley, he worked in the Compliance Departments of a large insurance company and a medium sized independent broker dealer.

Peter Gonzalez is currently an examiner within FINRA's Anti-Money Laundering Investigative Unit (AMLIU), a specialized team that conducts complex Anti-Money Laundering examinations. The AMLIU's other functions include providing AML related guidance and training to other FINRA staff throughout the country; and providing education and training to the industry on AML issues through conferences and other training events. Prior to joining FINRA's AMLIU, Mr. Gonzalez was an Examination Manager in the Florida District Office where he led numerous investigations involving anti-money laundering, non-traded REITs, the misappropriation of customer funds, and other sales practice concerns. Mr. Gonzalez is fluent in Spanish, holds a Master's Degree in Finance, and is designated as a Certified Fraud Examiner, a Certified Anti-Money Laundering Specialist, and a Certified Financial Services Auditor. Throughout his career at FINRA, Mr. Gonzalez has fostered and supported various efforts of diversity and inclusion, which include serving as the inaugural co-chair of the Hispanic/Latino Employee Resource Group, supporting investor education efforts aimed towards the Hispanic/Latino community, and planning FINRA's Annual Diversity Summit.

Gene Gunderson is Chief Compliance Officer for Synovus Securities, Inc., having joined the firm in March of 2010. He has 19 years of experience in the industry, having been previously registered with Managers Distributors, Inc., Associated Investment Services, Inc., and Offerman and Company. Since obtaining the General Securities Principal License in 2003, Mr. Gunderson has focused his efforts on securities and investment advisory regulatory compliance. An alumnus of the University of Wisconsin-Green Bay, Mr. Gunderson graduated *magna cum laude* in 1995 with a Bachelor of Arts degree in Spanish and Education. He is currently registered as a General Securities Representative, General Securities Principal, Registered Options Principal, Municipal Securities Principal, Municipal Advisor Representative, Investment Advisor Representative, and Operations Professional.

Christopher Haines is the head of Regulatory Operations at Edward Jones. In this role, Mr. Haines leads a program to identify, manage and mitigate regulatory and compliance risk across the Operations Division, which includes managing examinations of the Operations Division by industry regulators and ensuring compliance with new or changing rules and regulations. Mr. Haines serves on the FINRA Operations Advisory Committee and is a member of the SIFMA Compliance & Legal Society and Financial Management Society. Mr. Haines joined Edward Jones in 2008 as Regulatory Counsel in the Compliance Division where he was responsible for the management of regulatory examinations, investigation of regulatory inquiries, and the identification and analysis of emerging regulatory trends and rulemaking. In 2014, Mr. Haines became an Associate General Counsel in the Legal Division with a focus on financial and operational regulatory trends and impacts. In 2015, he took on additional responsibility for providing strategic counsel on firm-wide risk and control initiatives, as well as all matters impacting the firm's financial, regulatory and operational reporting. He moved to the Operations Division and assumed his current responsibilities in 2016. Mr. Haines is a graduate of Western Michigan University and holds a Juris Doctor degree from Wayne State University Law School. He is licensed to practice law in Missouri and Michigan. Mr. Haines holds Series 7, 9, 10, 24, and 66 registrations. Prior to employment at Edward Jones, Mr. Haines served in the United States Army as an Infantryman, Paratrooper and Judge Advocate, leaving the service at the rank of Major. Mr. Haines spent the last five years of his military service with Army Special Forces; including three deployments to Afghanistan in support of the Global War on Terror for which he was awarded the Bronze Star medal.

Caroline Hall is Senior Vice President and Associate General Counsel of Raymond James Financial. In her role, she heads the Regulatory Enforcement and Investigations unit in the Firm's law department. Ms. Hall and her team represent Raymond James and its subsidiaries and employees in enforcement and pre-enforcement matters. The group also conducts internal investigations for the Firm working closely with compliance and the AML teams to help the Firm in its risk mitigation efforts. Prior to joining Raymond James, Ms. Hall worked at UBS for 10 years as an in house lawyer and spent 10 years in private practice representing a variety of financial institutions in litigation and regulatory matters. Ms. Hall has practiced before the Federal Reserve, the SEC, the CFTC, FINRA and many of the State Regulators. Ms. Hall has been a speaker at a variety of industry conferences speaking on topics related to enforcement matters pursued by the State, Federal and SRO regulators. Ms. Hall graduated from Hofstra University School of law with Honors and Vanderbilt University with a BA in Political Science and Psychology.

Casey Harper is Examination Manager in FINRA's Dallas District Office. He began his career with FINRA in 2005, and is currently responsible for managing a staff of six examiners who conduct routine cycle

examinations primarily relating to sales practices. Mr. Harper holds a B.B.A. in Finance from Texas A&M University.

Kaye Harwood is currently Examination Manager with the Florida District Office, and manages a team of examiners that conduct cycle and branch office examinations. Prior to becoming an Exam Manager, Ms. Harwood served in multiple functions within FINRA, including as an examiner and a Regulatory Coordinator. Ms. Harwood received a Bachelor's Degree in Psychology from Queens College (NY), and a Master's Degree in forensic accounting from Palm Beach Atlantic University. Ms. Harwood is a designated Regulatory Specialist in the area of sales of unregistered securities, and is the recipient of multiple Outstanding Achievement Awards.

Brooke Hickman-Elgrim is Manager with FINRA's Securities Helpline for Seniors. The Helpline is a resource for senior investors to obtain assistance from FINRA or raise concerns about issues with brokerage accounts and investments. Prior to joining the Helpline, Mrs. Hickman-Elgrim was a Cycle Examiner with FINRA's Member Regulation Department in the Boca Raton District Office. Mrs. Hickman-Elgrim has undergraduate and graduate degrees in International Business.

Jim Hooks is Senior Vice President, Business Risk Management for LPL Financial with 30 years of experience in financial services and compliance. LPL Financial is the nation's largest independent broker-dealer with more than 14,000 financial advisors. Mr. Hooks recently transitioned to a new role to create a new department for the oversight of supervision performed by all OSJ managers and their delegates. Prior to the transition, Mr. Hooks was responsible for the branch exam program and registration & licensing compliance. Mr. Hooks joined LPL Financial in June 2004 after 18 years at Raymond James in their Compliance Department, where he was Vice President of Compliance and had broad responsibility for several areas within Compliance. Mr. Hooks obtained the Certified Regulatory Compliance Professional™ (CRCPTM) designation at the FINRA Institute at Wharton in 2011. Mr. Hooks received a Bachelor of Arts degree in Business Administration from the University of South Florida and is FINRA Series 4, 7, 9, 10, 24, 63 and 66 registered through LPL Financial.

Jessica Hopper is FINRA's Senior Vice President and Deputy Chief of Enforcement, responsible for the Regional Enforcement program in the 14 FINRA District Offices throughout the country. She joined FINRA Enforcement in 2004 and served as a Director in FINRA's Washington D.C. home office until 2011. Prior to joining FINRA, from 2000 to 2004 she was part of Legg Mason Wood Walker, Inc.'s Legal & Compliance team, where her responsibilities focused on retail sales compliance. She began her career as a litigation attorney in private practice.

Kavita Jain is Director in the Office of Emerging Regulatory Issues within FINRA's Department of Risk and Strategy. In this role, she assists the Office in identifying and analyzing new and emerging risks and trends related to the securities industry, and developing strategic responses to potential issues. Some examples of current areas of her work include FinTech, blockchain technology, EB-5 investments and online capital-raising platforms. During her tenure at FINRA (previously NASD), Ms. Jain has served in key positions in the Offices of Emerging Regulatory Issues, Finance and Strategic Planning. Ms. Jain has an M.B.A. from the University of Southern New Hampshire.

Debra Jastredowski is Associate Director in FINRA's District Office located in Atlanta, Georgia. Ms. Jastredowski is currently responsible for the Cause Examination Program for the South Region. In her role, she supervises the examination managers and examiners that conduct cause examinations in the four district offices that comprise the South Region. She is also actively involved in several initiatives related to FINRA's Cause Examination Program. Previously, she worked as an investment representative for a FINRA member firm, a compliance analyst for a bank broker dealer, and as a supervisor in the operations area of a bank broker dealer. Ms. Jastredowski is an associate member of the Association of Certified Fraud Examiners. Ms. Jastredowski earned a Bachelor of Science in Management from Purdue University and an MBA from Kent State University.

Clint Johnson has served as a surveillance director in FINRA's Atlanta District Office and is responsible for the district's financial and sales practice risk surveillance programs. Prior to his current role, Mr. Johnson spent nearly 13 years conducting and managing examinations of FINRA member firms within the District's cycle, cause and membership application programs. He is currently designated as a regulatory specialist within FINRA in the area of private placements and completed the Certified Regulatory and Compliance Professional™ program from the FINRA Institute at Wharton. Mr. Johnson earned his Bachelor of Business

Administration degree from the University of Georgia and a Master of Professional Accountancy from Georgia State University.

Alistair E. Johnson, Surveillance Director in FINRA's New Orleans District Office, manages Regulatory Coordinator staff responsible for the ongoing financial monitoring, sales practice surveillance and examination planning for member firms assigned to the New Orleans District. Prior to becoming Surveillance Director, she was a Senior Regulatory Specialist in FINRA's Regulatory Programs Group working on the development and support of FINRA's National Examination Program. This included authoring and approving examination policies and procedures on a variety of topics. She also serves as an Anti-Money Laundering Regulatory Specialist and has been involved in most aspects of interpretation and enforcement of FINRA and federal AML rules. She has delivered AML training to both FINRA staff and the financial services industry and has been a frequent speaker on AML. Prior to joining Regulatory Programs in 2006, she was a Special Investigator in the New Orleans District Office since 1999, conducting cycle, sweep and cause examinations. Ms. Johnson received her B.A. degree from Tulane University in New Orleans. She is also a designated Certified Regulatory and Compliance Professional™ (CRCP™) and Certified Anti-Money Laundering Specialist (CAMS).

Dave Kelley is Surveillance Director based out of FINRA's Kansas City District office, and has been with FINRA for seven years. Mr. Kelley also leads FINRA's Sales Practice exam program for cybersecurity and the Regulatory Specialist team for Cyber Security, IT Controls and Privacy. Prior to joining FINRA, he worked for more than 19 years at American Century Investments in various positions, including Chief Privacy Officer, Director of IT Audit and Director of Electronic Commerce Controls. He led the development of website controls, including customer application security, ethical hacking programs and application controls. Mr. Kelley is a CPA and Certified Internal Auditor, and previously held the Series 7 and 24 licenses.

Ronald T. Klimas is Executive Vice President, Director of Compliance with Securities Service Network, Inc. a Knoxville TN based independent contractor broker dealer with approximately 400 producing registered representatives. He has been the head of compliance at SSN since 1998. Mr. Klimas graduated from Widener University School of Law in 1992 and is a member of the Florida Bar Association. Mr. Klimas initially started in the industry as a retail broker but quickly moved onto compliance. In the early part of his career he worked as compliance examiner with INVEST Financial Corporation, and also served as in-house counsel for InterSecurities, Inc. and Western Reserve Life Insurance. Mr. Klimas' registrations include Series 4, 7, 24, 63, and 65.

Mayte Lujan is a principal regulatory coordinator with FINRA in the Boca Raton, Florida District office. Ms. Lujan joined FINRA in 2010 and is responsible for surveillance of broker dealers in the Florida District office that entails assessing the risk of each designated firm, analyzing regulatory filings, coordinating FINOP and Sales Practice examinations, and review of new member firms. Prior to joining FINRA, Ms. Lujan spent 10 years with Deloitte & Touche in New York. Ms. Lujan was a Senior Manager providing consulting, advisory and audit support services to Bank Holding companies and Broker Dealers focusing on regulatory reporting, compliance and regulatory capital. Ms. Lujan has a Bachelors degree in Business Administration from Hofstra University.

Scott H. Maestri is Associate District Director in FINRA's Dallas Office. He began his career with NASD in 1999 as an examiner in the New Orleans District Office. Mr. Maestri was promoted to management in September of 2003 and became responsible for a team of examiners who monitored member firms through cycle and cause investigations, as well as, the Membership Application Process and Financial Surveillance. Mr. Maestri was promoted to the Associate District Director position in May of 2010 where his primary responsibility is the review and approval of the District Office's major program areas. Prior to NASD, Mr. Maestri worked in a variety of sales, operational, and compliance roles with both Morgan Stanley and Legg Mason in the Jackson, Mississippi branch office locations. During the course of his career, Mr. Maestri has been selected for Advanced Management training, and successfully obtained the Certified Regulatory and Compliance Professional™ (CRCP™) designation both issued through The Wharton School at the University of Pennsylvania. Mr. Maestri received his B.B.A. in Finance from The Else School of Management at Millsaps College.

Rosemary Magee is Deputy Chief Compliance Officer, for Royal Alliance Associates as well Senior Investor Officer for the Advisor Group. The Advisor Group is among the largest networks of independent broker dealers in the US. Four broker dealers comprise the Advisor Group, they are, Royal Alliance Associates, FSC Securities Corp., SagePoint Financial and Woodbury Financial Services. Ms. Magee's primary responsibilities

as DCCO are to oversee the review of all Branch Office Exams, to conduct the background review all new Financial Advisors for affiliation with the firm, respond to all Federal and State inquiries directed to the firm and to review all suspected violations of firm/regulatory policy. Ms. Magee is also the primary contact for all issues, questions and concerns regarding the Advisor Group senior investors and vulnerable adults. Ms. Magee is responsible for leading all senior investor investigations and for resolving all allegations of manipulation, exploitation and abuse. She has more than 30 years' experience in the financial services industry. Ms. Magee holds the following professional licenses and certifications: FINRA Series. 6, 26, 7 and 24. Ms. Magee received a BA degree from St. John's University, Queens, New York, with a major in history.

Gail Marshall is Chief Compliance Officer of the Municipal Securities Rulemaking Board (MSRB) where she is responsible for the MSRB's relationship with other regulatory authorities in connection with enforcement support. She also oversees internal legal affairs, professional qualifications and collaborates on regulatory policy and rulemaking. Ms. Marshall previously served as the MSRB's Associate General Counsel – Enforcement Coordination. Prior to joining the MSRB, Ms. Marshall served as Of Counsel at an international law firm from 2000-2015 where she advised broker-dealers and investment advisers on compliance and regulatory matters. Prior to 2000, she was an attorney with the Securities and Exchange Commission (SEC) where she served as special counsel to Commissioner Isaac C. Hunt, Jr. as well as special counsel in the Division of Trading and Markets and Division of Enforcement. Ms. Marshall received a bachelor's degree from Westfield State University, a master of laws in Securities and Financial Regulation from Georgetown University Law Center and a juris doctor from New England School of Law.

Elizabeth Mauro has worked in the regulatory securities industry for approximately 21 years including serving as Examiner and Surveillance Coordinator with the New York Stock Exchange, and Securities Compliance Examiner with U.S. Securities and Exchange Commission in their Miami Regional office. She has been with FINRA's Florida District office for 10 years and currently serves as Examination Manager responsible for supervising a team of examiners that conduct examinations, which include supervisory and suitability risk reviews across various products.

Neivon Morantez is Examination Manager with FINRA and directs the Cause Investigations section of the New Orleans District Office. He joined NASD / FINRA in 1998. During his nearly 20 years with the New Orleans Office, Mr. Morantez has participated in many high profile cycle, cause and special initiative examinations. Mr. Morantez received a bachelor's degree in finance from Auburn University.

Joelle Morris has been with FINRA for over seven years. She began her career at FINRA as a cycle examiner, became a cause examiner in 2012, and was promoted to Examination Manager in the Dallas District Office in 2016. Prior to joining FINRA, Ms. Morris worked for the Securities and Exchange Commission as an Examiner in the Division of Investment Management in New York. Ms. Morris graduated from Hofstra University with a Bachelor in Business Administration, and is currently enrolled in the dual degree program at the University of Texas at Dallas for her MBA/MS Management.

Shawn Murray is a Cycle Examiner located in the Boca Raton District Office, and has been employed with FINRA since August 2013. Mr. Murray has led numerous routine and cause examinations of member firms. Specifically, he has directed numerous focused examinations with regard to fixed-income related issues. Mr. Murray holds a bachelor's degree from St. John's University and a J.D. from Nova Southeastern University School of Law.

Thomas Nelli was recently named Senior Vice President and South Region Director in FINRA's Boca Raton District Office. Prior to joining FINRA, Mr. Nelli was a Managing Director Deputy Chief Compliance officer in Morgan Stanley Wealth Management Compliance. In this role, Mr. Nelli headed the Investment Products and Services, Advisory, Research Equity, Futures and Options and Fixed Income Compliance Groups. He joined the Morgan Stanley Compliance Department in 1986. During his 31 years with the firm, he has covered almost every aspect of retail brokerage compliance, including Branch Examinations, Surveillance, Policies and Procedures, Futures, Employee Trading, Registration and has served as the firm's Compliance Registered Options Principal and chair of the Heightened Supervision Committee. Additionally, he participates in various industry panels. Mr. Nelli graduated from Brooklyn College with a BS in Psychology in 1985.

Laura Pagnanelli has been with FINRA for 17 years and is currently a principal regulatory coordinator with the FINRA Florida District Office, where she is primarily responsible for understanding the business activities and risks associated with her assigned firms. Ms. Pagnanelli continuously monitors and analyzes the financial, operational, and sales practice conditions of her firms through on-going communication with firm

management and analysis of financial reports and other data. Prior to joining the Florida District Office in 2015, Ms. Pagnanelli was a Principal Examiner in FINRA's Long Island, New York District Office, specializing in conducting onsite examinations of member firms. Ms. Pagnanelli received her undergraduate degree from Florida State University and received her graduate degree from Lynn University.

Jake Palmer is currently Chief Operating Officer of SWBC Investments in San Antonio, Texas, and has more than 20 years of experience in the financial services industry. In this role, he is responsible for the direction and leadership of the firm's compliance, operations and fixed income departments. Mr. Palmer began his career in the financial services industry in 1992, selling investment products for USAA, a large insurance and financial services company based in San Antonio, Texas. He has held various management positions in the areas of sales, training and compliance. In 2007, Mr. Palmer joined the SWBC Investment Services team as the chief compliance officer before moving to his current role in 2013. Mr. Palmer is a past District Committee member of FINRA's District 6 and has served on various non-profit boards, including the San Antonio Youth Centers.

Yvette Q. Panetta is District Director in FINRA's Florida District Office located in Boca Raton, Florida where she is primarily responsible for the Member Regulation Examination Program and FINRA's Securities Helpline for Seniors. Ms. Panetta's responsibilities include managing the Sales Practice Examination Programs including Cycle and Cause, and the Surveillance Program. She is also actively involved in several initiatives related to current industry topics. Prior to joining FINRA, Ms. Panetta served as an examination manager with the U.S. Securities and Exchange Commission's Office of Compliance Inspections and Examinations located in New York. Ms. Panetta received her undergraduate and graduate degrees from Baruch College, The City University of New York where she graduated with honors. Ms. Panetta also holds the title of Certified Public Accountant from the American Institute of Certified Public Accountants.

Mike Pedlow is Senior Vice President and Chief Compliance Officer at Kestra Financial. Mr. Pedlow directs all aspects of Compliance for Kestra Financial. He maintains company alignment with regulatory policies, while helping independent financial advisors meet the expectations of regulators as they conduct their day-to-day business. Working to balance the dual challenges of risk and business needs within the tightly regulated financial sector, Mr. Pedlow and his team actively seek to influence policy, rules and laws that may adversely impact advisors and their practice. He attributes this fresh, highly engaged approach in part to his time working as an independent financial advisor. Under his leadership, advisors experience a uniquely proactive, collaborative and supportive team of consultants within Advertising Compliance, Retirement Plan Compliance and Firm Policy. Mr. Pedlow also serves as the chief compliance officer for Kestra Private Wealth Services, a Kestra Financial affiliate. Previously, he held senior compliance positions as vice president of Investment Advisory Compliance at Kestra Financial and as RIA compliance officer at Raymond James Financial Services. Mr. Pedlow holds a Bachelor of Arts in economics from the University of South Florida and multiple industry licenses, including FINRA Series 7, 24 and 66.

Christopher Putt started his career at FINRA as an Examiner in the Dallas District Office and has been with the organization for over eight years. Prior to joining the Atlanta Management Team in 2015, he was part of FINRA's Anti-Money Laundering Investigative Unit, where he was responsible for examining firms across the country for compliance with AML rules and regulations, and he provided training and support to various FINRA offices for topics related to AML. In his current role as an Examination Manager, he is responsible for supervising a team of five cycle examiners. He is a graduate of Samford University and holds the Certified Fraud Examiner and Certified Anti-Money Laundering Specialist designations.

Lisa Reid is a principal regulatory coordinator with FINRA in the Boca Raton, FL District office. Ms. Reid joined FINRA in 2007 and is responsible for the surveillance of broker dealers in the Florida District office that entails assessing the risk of each designated firm, analyzing regulatory filings, coordinating FINOP and Sales Practice examinations, and review of new member firms. Prior to joining FINRA, Ms. Reid spent four years with BISYS Regulatory Services in Boca Raton FL and Atlanta, GA as a Regulatory Consultant and Outsourced FINOP. In 2000, Ms. Reid joined the NYSE Regulations, Inc. in New York City where she spent four years as a Fin/Op Examiner. Ms. Reid has an undergraduate degree in Business Administration from Howard University, Washington DC.

Alissa (Lisa) Robinson serves as Senior Director of the Membership Application Program (MAP) group at FINRA where she interacts with industry professionals on a wide range of topics including unique, novel, and/or complex products, platforms, large scale restructuring and other material changes in business operations. She offers insight to both internal and external constituents and provides practical solutions to

business needs. In addition, Ms. Robinson directs the review of applications submitted by SEC-registered funding portals seeking FINRA membership pursuant to the crowdfunding provisions of Title III of the JOBS Act and SEC's Regulation Crowdfunding. She also oversees FINRA's funding portal surveillance and examination program. She often liaises with various regulatory agencies on issues related to Regulation Crowdfunding, and the requirements contained therein, impacting proposed and existing funding portals. Prior to joining MAP, Ms. Robinson was an Associate Director in FINRA's Member Regulation, Sales Practice Department, where she was responsible for the oversight and execution of the District 10 examination plan, including cycle, cause and branch examinations, for many member firms. She has participated on several FINRA initiatives, most recently FINRA's Retrospective Review of the MAP rules. She proposed and now administers MAP's "Triage/Fast track" program, which takes a risk-based approach to processing full FINRA member applications. Ms. Robinson has served as a panelist at numerous industry events on topics such as crowdfunding, examinations, supervisory controls, and ethics. Before joining FINRA, Ms. Robinson worked at a large mutual fund company. She is a Certified Regulatory and Compliance Professional™ (CRCP™) and holds a bachelor's degree from Nova Southeastern University.

Kevin D. Rosen is a partner in the West Palm Beach office of Shutts & Bowen, where he is a member of the Financial Services Practice Group and the Cybersecurity and Data Privacy Taskforce. Mr. Rosen focuses his legal practice on cybersecurity, privacy, data security, and financial regulation, with an emphasis on protecting institutions and individuals from transnational financial cybercrime. For 20 years, Mr. Rosen previously served government and private sector financial regulators as Senior Regional Counsel in the Department of Enforcement at the Financial Industry Regulatory Authority (FINRA), Associate Regional Director with FINRA Dispute Resolution, and Senior Attorney with the Florida Department of Banking and Finance. At FINRA, Mr. Rosen was at the front line of cybersecurity regulation, having served nationally as FINRA's Regulatory Specialist on FINRA's Cybersecurity and Information Technology Disposition Group. He evaluated FINRA's cybersecurity examinations, findings, recommendations, and disciplinary actions, with respect to U.S. securities broker/dealers. As a lead enforcement lawyer, Mr. Rosen also directed many significant enforcement investigations and disciplinary actions related to anti-money laundering compliance, supervision and sales practice violations, providing him with years of direct experience with FINRA's enforcement processes. Additionally, Mr. Rosen is an Adjunct Professor of Law at Nova Southeastern University and teaches "Cyber and Information Crimes." Mr. Rosen holds a number of appointments and committee memberships on cybersecurity and technology, including the Florida Department of Law Enforcement's Southeast Regional Domestic Security Task Force, the American Bar Association's Cyberspace Law Committee, the Florida Bar's Committee on Technology, and the Florida International Bankers Association's Operations and Technology Committee. Mr. Rosen speaks on transnational financial cybercrime and cybersecurity, and he frequently lectures at industry, legal, academic, and law enforcement conferences. Notable speaking engagements include the United States Secret Service Electronic Crimes Task Force, the Florida Department of Law Enforcement Southeast Regional Domestic Security Task Force, the American Bar Association Cyberspace Law Committee, the Georgetown Law Cybersecurity Law Institute, and the International Association of Financial Crimes Investigators. In addition to earning a finance degree from the University of Florida and a law degree from Nova Southeastern University, Mr. Rosen is a lawyer admitted to the Florida Bar, an International Association of Privacy Professionals Certified Information Privacy Professional/United States (CIPP/US), and a FINRA-Wharton School of Business Certified Regulatory Compliance Professional™ (CRCP™).

Michael Rufino is Executive Vice President and Head of Member Regulation—Sales Practice. In this capacity, he is responsible for overseeing FINRA's Sales Practice examination and surveillance programs in 14 District offices across the United States as well as the Membership Application Program. Mr. Rufino began his regulatory career in 1988 at the New York Stock Exchange where he held many management positions. He has been with FINRA since its creation in 2007. Prior to serving in his current capacity, Mr. Rufino was the Chief Operating Officer in Member Regulation—Sales Practice responsible for the day-to-day execution of the Sales Practice Regulatory Program. He has been involved in various industry initiatives throughout his career in regulation involving electronic communications and anti-money laundering and has been a speaker on an array of topics relating to the securities brokerage industry. In addition, Mr. Rufino is a representative on FINRA's Compliance Advisory Committee and is the Chairman of the Options Self-Regulatory Council. Mr. Rufino has also served as a member of the Securities Industry Continuing Education (CE) Council, assisted in the creation of Electronic Communications Guidance to the industry and served as a member of the Social Networking Task Force. In addition, he participated in the Financial Action Task Force's (FATF) initiative to create guidance on the risk-based approach to the prevention of money laundering and terrorist financing as well as the FATF Typology on the Securities Industry. He previously served as FINRA's representative on International Organization of Securities Commissions' (IOSCO) Committee 3 on

Intermediaries. Mr. Rufino graduated *magna cum laude* from Iona College with a degree in finance, and received his MBA with honors in management information systems from Iona.

Ed Rumph has been a principal regulatory coordinator for the Florida District Office since April 2016 and has been with FINRA since May 2010. Mr. Rumph has also worked in FINRA Market Regulation's Trading and Financial Compliance Examination unit where he conducted cross market options trading examinations and investigations. He has worked in Compliance and in Operational Management positions at a large member firm for 11 years, and also in positions within the public accounting profession. He has previously held the series 3, 7, 9, 10, 27, 63, and 65 licenses.

Amanda Senn is General Counsel and a prosecuting attorney for the Alabama Securities Commission where she has been employed since 2008. She is responsible for advising the Commission on securities-related matters and for investigating and prosecuting illegal and fraudulent actions surrounding the sales of securities throughout the state of Alabama. She also serves as a legislative liaison for the Commission. In that capacity, she advocates for policies to prevent the financial exploitation of senior citizens and to ensure elder justice. Ms. Senn is involved on both the State and local level in various organizations, which address issues and promote awareness of Elder Abuse and Investment Fraud; including the Montgomery County Elder Justice Task Force and the Alabama Interagency Council for the Prevention of Elder Abuse. She is actively involved in (NASAA), the North American Securities Administrators Association, and serves on project groups in the Broker-Dealer, Investment Adviser, and Enforcement sections. She is a member of the Montgomery County Bar Association, the American Inns of Court, the Alabama Association of Regulatory Boards, and a frequent speaker on Alabama's securities laws and an instructor in a securities litigation course offered through NASAA. An Alabama native, Ms. Senn graduated from Huntingdon College and received her JD from the Cumberland School of Law.

Gargi Sharma has over eight years of experience at FINRA (four at the Florida District Office). Ms. Sharma started at the Dallas office in 2005 right after graduate school and then moved to the Seattle office in 2009. Ms. Sharma moved to Minneapolis in 2010 and joined the Federal Reserve Bank as an examiner. Ms. Sharma came back to FINRA in FINRA's Boca office in July 2013. Since joining the Boca office, Ms. Sharma has worked as an examiner within the Cycle program and the AMLIU. Ms. Sharma was promoted to an Exam Manager in August 2016. Ms. Sharma looks forward to work every day knowing that the work FINRA does makes a difference in protecting investors and maintaining market integrity.

Mary Simonson is Executive Vice President and Chief Risk Officer at Advisor Group, Inc., a member of Advisory Group, one of the nation's largest networks of independent financial advisors, overseeing more than \$160 billion in client assets, she assumed her current role in June 2016. As Chief Risk Officer, Ms. Simonson is responsible for developing and maintaining Advisor Group's risk management program to identify, reduce and measure the risk exposure of the firm and its broker dealers. She ensured continuity of core practices during the 2016 separation of Advisor Group for AIG, and the subsequent creation of the firm's independent status. Ms. Simonson joined Phoenix-based SagePoint Financial, a member firm of Advisor Group, as a Vice President and Chief Compliance Office in 2010. She later assumed the additional role of CCO for two other member firms, Atlanta-based FSC Securities Corporation and New Jersey-based Royal Alliance Associates, Inc. Immediately prior to taking on her current role, Ms. Simonson served as Senior Vice President and Chief Compliance Officer of Advisor Group, continuing development, implementation and maintenance of all compliance procedures within the firm's broker-dealers. Ms. Simonson has more than 30 years of experience in the financial services industry, including leadership roles at WaMu Investments, formerly WM Financial Services, as chief compliance officer, at CFM Partners, Inc., a governance and risk compliance firm, where she served as Director of Business Development. Earlier, she held compliance roles at the former Shearson Lehman (now Smith Barney), and the former Chemical Investments (which became Chase). Ms. Simonson earned a Bachelor's degree in Business Administration from Pace University. She is registered with FINRA as a General Securities Representative (Series 7), a General Securities Principal (Series 24), and holds Series 53 and Series 63 licenses.

Blake Snyder is Senior Director for FINRA's AML Investigative Unit, which consists of a specialized team of examination staff that conduct complex Anti-Money Laundering examinations. The AMLIU's other functions include providing guidance to FINRA examination and Enforcement staff in connection with examinations and investigations; providing training to FINRA staff throughout the country; and providing education and training to the industry on AML issues. Mr. Snyder assists in developing FINRA's AML-related priorities and serves as a Regulatory Specialist within FINRA in the areas of AML, fraud and financial crime. Mr. Snyder holds the Certified Regulatory and Compliance Professional™ (CRCP™) designation, and graduated from Florida

State University with a Bachelor's degree in Finance. Mr. Snyder works from FINRA's Florida District Office, and has been with FINRA for 17 years.

Daniel J. Stefek, Associate Vice President, is District Director of FINRA's Atlanta District Office. The Atlanta office is responsible for the examination and regulation of the FINRA member firms located in Georgia, North Carolina and South Carolina (approximately 180 main offices and 10,500 branches). Mr. Stefek has extensive regulatory experience, starting his career in FINRA's Los Angeles District Office in 1983. While in Los Angeles, he worked in a variety of positions for NASD (FINRA's predecessor), first conducting financial and sales practice examinations, then managing the district's examination programs as Exam Manager and then as Associate Director. Mr. Stefek moved to Georgia in 2004, where he became Director of the Atlanta Office. He received his business degree in finance from the University of Southern California.

Christoph Stoehrfeldt is Examination Manager in FINRA's Cycle Examination Program where he oversees the conduct of routine examinations of FINRA members, having previously worked in the financial services industry, broker-dealer compliance and as an NASD/FINRA examiner. Mr. Stoehrfeldt holds a Bachelor's Degree in Finance and Economics from the University of Miami (FL) and a law degree from Nova Southeastern University (FL). He is a member of the Florida Bar Association and maintains the Certified Anti-Money Laundering Specialist (CAMS) designation.

Mary Shea Tucker is Manager of the Wells Fargo Advisors Elder Client Initiatives (ECI) Team, located in St. Louis, Missouri. The ECI Team, which includes paralegals, operations specialists and a Master of Social Work graduate, provides guidance and support to Financial Advisors and supervisors in cases where there are concerns about client incapacity and elder/vulnerable adult abuse. The ECI Team is also responsible for determining when to submit reports of suspected elder/vulnerable adult abuse to adult protective services agencies, securities commissioners and law enforcement in all 50 states and U.S. Territories. Ms. Tucker has been with Wells Fargo for 13 years. Prior to that, she lived in Salt Lake City, where she was senior associate general counsel for the University of Utah and then associate general counsel for the Salt Lake City 2002 Olympic Winter Games. Ms. Tucker is on the board of the National Committee for the Prevention of Elder Abuse and is on the Financial Exploitation Advisory Board for the National Adult Protective Services Association. She is admitted to practice law in New York, Utah and Missouri. She has a B.A. in English from Yale and a J.D. from the New York University School of Law.

Erin C. Vocke is Vice President and District Director of the FINRA Dallas and New Orleans District Offices. Ms. Vocke began her career in 1995 as an examiner in the New Orleans District Office. During this time, she conducted numerous routine and cause examinations of member firms and focused examinations in the areas of variable products and mutual funds. In January 2004, Ms. Vocke became Supervisor of Examiners, where she performed supervisory functions, including reviewing examinations and providing guidance to examiners on case development. In August 2004, she relocated to the Florida District Office. At this time, she assumed responsibilities for supervising Continuing Membership Applications and financial surveillance of member firms, in addition to routine and cause examinations. In June 2007, Ms. Vocke transferred to the Dallas District Office as the Associate Director. In this position, she was responsible for overseeing the District Cycle, Cause, Financial Surveillance and Membership Application Programs. In February 2010, she assumed the role of District Director of the Dallas Office. In February 2014, she assumed the role of District Director in the New Orleans Office. Ms. Vocke completed the Accelerated Development Program in 2007 and the Certified Regulatory and Compliance Professional™ (CRCP™) designation in 2003. She received a bachelor's degree in accounting from the University of New Orleans.

Jim R. Webb, Principal and CEO of Cape Securities, Inc., began his career in 1990 as a financial planner and has continued to grow in the evolving industry. For 14 years of his 27 years, he worked for several fund and annuity companies as their regional wholesaler. In that time, he met with thousands of brokers and hundreds of broker dealers and was a valued partner in their growth. Mr. Webb's leadership skills, passion for improved services for his clients and reputation as a problem solver all contributed to his success as a wholesaler. In 2007, Mr. Webb became the owner of Cape Securities, Incorporated. Intent on overcoming the challenges of growing a FINRA compliant small firm, Mr. Webb determined that being actively involved in understanding and advocating on regulatory matters and forming strong networking relationships with other small member firms and FINRA was essential for the success and growth of his company. By his steady and enthusiastic joint commitment to his individual business interest and members of the industry as a whole, Cape has grown over the past 10 years from a tiny firm with just two financial advisors into a firm with just under 100 representatives serving customers nationwide. Mr. Webb is a member of the District 7 committee and he is on the Regulatory Advisory Committee (RAC). As a member of these committees Mr. Webb applied

a practical and common-sense approach to balancing the needs of regulators, with the challenges faced by a small firm. Mr. Webb enjoys productive interaction with other FINRA members and staff in seeking solutions to problems that face the industry nationwide, he sought to serve and has served, both past and present. Mr. Webb has served as a panelist and speaker at many FINRA regional and National meetings. Topics covered include: How a small firm can best use social media, Changes in business and how to best consult the CMA/MAP groups and Outside Business activities, among others. He currently holds Series 4, 7, 8, 24, 28, 63, and 66 Securities Registrations and insurance licenses. While building his broker dealer he created and insurance agency and a SEC registered investment advisory to provide clients a true financial concierge.

Cliff Wexler spent six years in the New York based Risk Oversight and Operational Regulation (ROOR) unit working in the surveillance function cover a portfolio of major New York firms such as BNP Paribas, Pershing, BNY Mellon Capital Markets and Macquarie. For the last two and a half years, Mr. Wexler continued to serve in the surveillance function in the South Region covering broker dealers across the four districts in the region (Boca, Dallas, Atlanta and New Orleans) covering firms with more significant financial/operational footprints. Prior to joining FINRA, Mr. Wexler spent most of his career in public accounting and internal auditing at Fidelity, Bear Stearns and USB. Mr. Wexler has an MBA from Pace University and is a CPA and a CFA.

Kathryn Wilson (aka Kate) has been employed with FINRA for 15 years and is currently Senior Regional Counsel. Ms. Wilson started with FINRA in the Membership and Application Program (MAP), then worked as an investigator in Enforcement in the New York Regional program and went to Brooklyn Law School at night. In November 2010, Ms. Wilson was hired as a Regional Counsel in the New York office. In 2012, Ms. Wilson transferred to the same position in the Florida office. Ms. Wilson has worked on cases involving a variety of subject matters and topics including: B-share mutual funds, NAV transfers, UIT discounts, structured products, Puerto Rico bond concentration and supervision, mutual fund fee waivers, AML, and net capital. Prior to FINRA, Ms. Wilson was registered and worked as a CCO and FINOP at a small broker-dealer.

Jeanette Wingler is Associate General Counsel in FINRA's Office of the General Counsel. Ms. Wingler's responsibilities involve a variety of regulatory areas, including recruitment practices, research analyst conflicts, Regulation S-P, and seniors and other vulnerable investors. Prior to joining FINRA in 2014, Ms. Wingler was an associate at Dechert LLP, where she advised on regulatory and compliance matters for broker-dealers, investment advisers and investment companies. Ms. Wingler graduated from the University of North Carolina at Chapel Hill with a bachelor's degree in political science and history. She has a law degree from Duke University School of Law.

Melinda Wolfe is Senior Vice President and Chief Compliance Officer for Kovack Securities, Inc. Ms. Wolfe has worked in the financial services industry for approximately 30 years. She has been with Kovack Securities, Inc. for almost 12 years, the last six in the capacity of Chief Compliance Officer. She supervises a team of 15 compliance officers in the department. Kovack Securities, Inc. is a mid-sized, independent Broker/Dealer in business for 20 years, with approximately 450 RR's and IAR's. Kovack Securities, Inc. has, in the past five years, filed one NMA and three CMA's. Ms. Wolfe has also served on the FINRA District 7 Committee and serves as a hearing officer. Ms. Wolfe graduated from Florida International University with a BBA, majoring in Accounting. She holds the 6, 7, 24, 27, 79, and 99 licenses.

Michael Yuan is a surveillance director with the Financial Industry Regulatory Authority, where he oversees the Surveillance Program in the Dallas District. Prior to joining FINRA in 2009, Mr. Yuan was employed with ING Direct managing its online brokerage unit. Mr. Yuan has a Bachelor's Degree in Finance from the University of Texas at Arlington and Master's Degree in International Finance from the University of North Texas.

Andy Zolper, Senior Vice President, is Chief Information Security Officer for Raymond James Financial, Inc., a diversified financial services provider with subsidiaries engaged in investment and financial planning, investment banking and asset management. Through its three broker-dealer subsidiaries, Raymond James Financial has more than 6,300 financial advisers, serving more than 2.5 million accounts in more than 2,500 locations throughout the United States, Canada and overseas. As CISO, Mr. Zolper provides strategic direction to identify appropriate security measures, sponsors implementation of security solutions, manages daily security operations and provides governance to manage technology risk—all in order to help Raymond James achieve its business objectives. Mr. Zolper was previously at UBS as CISO of its Wealth Management Americas division, and later as global head of IT Risk Management. Prior to joining UBS, he led teams in IT risk management, global program management and business process reengineering at JPMorgan Chase. Before working at JPMC, Mr. Zolper was responsible for application development at Sterling Resources Inc.,

and developed the company's process reengineering, e-learning and knowledge management software products. Before joining Sterling Resources, he served in various management roles at Verizon, ranging from staff director of competitive intelligence analysis to field management of "fiber to the curb" deployment. Mr. Zolper graduated from the Virginia Military Institute. He is a U.S. Marine Corps veteran, having served as a communications and signals intelligence officer. He is a graduate of SIFMA's Securities Industry Institute at The Wharton School, a Registered Operations Professional (Series 99), a certified Six Sigma Black Belt and a Certified Information Security Manager (CISM). He represents Raymond James on the Advisory Council of BITS, the technology policy division of The Financial Services Roundtable, and is a member of SIFMA's Cyber Security Working Group.