



2019 FINRA North Region Member Forum

March 20 | Philadelphia, PA

2019 FINRA North Region Member Forum Speaker Biographies

Glenn Albaum is Surveillance Director in the New Jersey District Office, with approximately 235 firms assigned to him and a team of six regulatory coordinators. Firm monitoring consists of reviews of firms' financial filings, private placement filings, changes in firms' business activities, onboarding of new member firms, as well as being a resource for firms when contacting FINRA. Mr. Albaum has a Bachelor of Arts degree in Business Administration from Rutgers College and brings 25 years of industry experience to his role.

Norm Ashkenas is Senior Vice President and Chief Compliance Officer for Fidelity Brokerage Services and Fidelity Personal and Workplace Advisors, running Broker/Dealer, Investment Advisor, Trust and Insurance compliance for Fidelity Investments' retail, wealth management and retirement business. He has been with Fidelity since 2003 in various compliance leadership roles, covering B/D, IA, Insurance, ERISA/Tax and TA issues. He has also been CCO for Fidelity Distributors Corporation and Fidelity Personal Trust. Mr. Ashkenas was SVP for Regulatory & Compliance Examinations with Prudential Securities Inc., and VP/Associate General Counsel for 10 years, and was a litigation attorney with Chemical Bank. He is the Vice Chair and former Chair for the FINRA National Adjudicatory Council, has served on the FINRA Membership, District 11 and Regulatory Advisory Committees, and serves as Chair for the Board of Directors for the National Society of Compliance Professionals. Mr. Ashkenas has spoken frequently at industry conferences including the FINRA Annual Conference, SIFMA C&L Division Annual & Regional Seminars and NSCP National & Regional Seminars. He earned a BA from Northwestern University and a JD from Fordham Law School, and holds Series 7, 14, 24 & 63.

Bill Bell is District Director for the FINRA Philadelphia office. In that role, he is responsible for the execution of the offices exam plan, the Surveillance department and the overall management of the office. Prior to his promotion to Director in 2018, Mr. Bell was the Associate Director and an Exam Manager in the Philadelphia District office. Mr. Bell has also served as an examiner in the Philadelphia and Chicago offices. Mr. Bell graduated from Marist College with a BS in Business Administration and a concentration in Finance as well as a minor in Psychology. Mr. Bell also earned an MBA from Villanova University.

Joyce Campbell is Managing Regulatory Coordinator in FINRA's Philadelphia District Office. In her role, Ms. Campbell is the initial point of contact and is responsible for understanding the business activities and financial health of approximately 45 member firms. She is involved in the District's efforts to identify and address current and emerging industry risks through the assessment of a firms' finances, operations, supervisory controls and systems. Ms. Campbell has a Bachelor of Arts degree in Economics with a concentration in Business Administration from Rutgers University.

Eric T. Gray is Principal Regulatory Coordinator in FINRA's Philadelphia District Office. He has been with FINRA since 2001 spending his first nine years as an Examiner and the last eight years as a Regulatory Coordinator. Mr. Gray is the assigned Regulatory Coordinator for more than 40 firms within the Philadelphia District. He assesses his firms against FINRA's Risk Hierarchy through the effective evaluation of each of his firm's business activities, understanding the overall make-up of each of his firms and through the review of various regulatory filings. He also works closely with the District's Examination Staff to prepare and execute well thought out risk-based examinations. Mr. Gray has a Master's Degree in Accounting from the University of Phoenix and is a Certified Fraud Examiner (CFE) through the Association of Certified Fraud Examiners, Inc.

Richard Harmon is Principal Regulatory Coordinator at FINRA. He has been with FINRA for six years, initially in the New York district office, but is now located in the Philadelphia district office. In this role, Mr. Harmon performs regular ongoing surveillance, coordinates with various departments within the organization and is a point of contact for various member firms regarding their regulatory compliance. Prior to this role, Mr. Harmon

worked for the National Futures Association for six years and performed examinations of member firms. Mr. Harmon graduated from St. John's University in Queens, NY with a Bachelor's of Science in Finance.

Nancy L. Heffner entered the financial services industry in 1985 when she joined Lincoln Investment, a privately held independent Broker/Dealer and Registered Investment Adviser. Over the years, Ms. Heffner has held various positions within the firm and has been the Director of Compliance since 2000. She is primarily responsible for all regulatory inquiries and for ensuring the firm's policies and procedures comply with various regulatory requirements. Ms. Heffner oversees the firm's branch inspection program, advertising/sales literature review program, outside business activities and private securities transactions, as well as senior/vulnerable adult exploitation initiatives. Ms. Heffner is also an active member on FINRA's District 9 committee and was appointed by the Financial Services Institute (FSI) to serve on the North American Securities Administrators Association's (NASAA's) Advisory Council that help inform the work of NASAA's Committee on Senior Issues and Diminished Capacity. She has previously served on the FINRA Regulatory Advisory Committee and FSI's Compliance Advisory Council (as Vice-Chair in 2009 and Chair in 2010). In addition to the industry committees, Ms. Heffner is a member of the Philadelphia Financial Exploitation Prevention Task Force and a member of the National Society of Compliance Professionals. Ms. Heffner is a graduate of Eastern University where she majored in Organizational Management. Ms. Heffner is a Certified Regulatory and Compliance Professional™ (CRCP™) graduate and she holds numerous licenses, including the Series 6, 7, 24, 63 and 65.

Sheelagh Howett is Chief Risk Officer and Chief Compliance Officer at Cantella & Co., Inc. She is on the Board of Directors and shares leadership responsibility with the executive management team for overseeing the growth and success of the firm. She focuses on keeping clear and regular communication between business units and compliance within the firm. She strongly believes that risk is an enterprise-wide responsibility and has created a risk-aware culture including an understanding that risk prevention is everyone's job. She continually works to further develop risk-management processes to identify, assess, and respond to the inevitable risks that face our industry. At the same time, she works to improve the efficiency and integration of existing processes into daily routines so they become ingrained in the firm's business. Ms. Howett is a member of the New England Broker/Dealer Investment Advisor Association, and the Women in Pensions Network. Originally from Ireland, Ms. Howett earned a BA in Banking and Finance at University College in Dublin. She holds FINRA Series 7 and 24 licenses.

Christine Kolber is Regulatory Coordinator in FINRA's Philadelphia District Office. In her role, she reviews the financial filings and notifications, monitors the securities activities and assists with the scoping of examinations for approximately 50 member firms in the Philadelphia District of FINRA. As a former Financial and Operations Principal for a small member firm and General Ledger Controller for a large member firm, she combines her industry experience, GAAP accounting knowledge and regulatory experience to provide financial and regulatory guidance to assigned member firms. She is also a member of the FINRA National Sales Practice Cybersecurity team. Ms. Kolber has a Bachelor of Science degree in Accountancy from Rutgers University and is a Certified Anti-Money Laundering Specialist.

Greg Markovich joined FINRA on February 1, 2016, as Regulatory Principal and he is currently responsible for leading cybersecurity examinations and providing security consultation and training for other staff. Prior to joining FINRA, Mr. Markovich has 30 years of information technology (IT) and security experience working at two investment management firms including Capital Group – American Funds and American Century Investments. His leadership roles at these firms included responsibility for information security, risk management, identity access management, and disaster recovery. Mr. Markovich also has experience leading applications development and infrastructure support teams. In addition to having an MBA degree from the University of Missouri, Mr. Markovich has several security certifications including a certified Information Systems Security Professional (CISSP) and a Certified Information Security Manager (CISM) certification.

AnnMarie McGarrigle is Surveillance Director for FINRA's Philadelphia District Office. In her role, she actively manages the office's regulatory surveillance program and leads a team of six regulatory coordinators who oversees and monitors approximately 230 member firms for compliance with applicable securities rules and regulations. As the Surveillance Director, Ms. McGarrigle is also responsible for the district's efforts to identify and address current and emerging industry risks through the analysis and assessment of a firms' finances, operations, controls and systems. Ms. McGarrigle has a Bachelor of Science degree in Accountancy from Villanova University and is designated as a Certified Regulatory and Compliance Professional™ (CRCP™) through the FINRA Institute.

Gregory (Greg) B. McShea joined Janney Montgomery Scott in December 2012 as Senior Vice President and General Counsel. With more than 25 years of experience serving the financial services industry in legal and compliance roles, he was with M&T Bank prior to joining Janney, where he oversaw the regulatory and compliance functions of the Bank's mutual fund, investment management, broker-dealer, and insurance businesses. Mr. McShea's previous experience includes serving as General Counsel for Legg Mason Capital Management in Baltimore, MD and Western Asset Management Company in Pasadena, CA. Previously, he was the Compliance Director for the Private Client division of Legg Mason's broker-dealer. Before going in-house, he was an associate attorney at Weinberg and Green (now Saul Ewing) in Baltimore, Maryland. Mr. McShea received his Bachelor of Business Administration from West Virginia University and his Juris Doctor from The Catholic University of America.

Stephanie P. Mumford is Chief Compliance Officer and Senior Legal Counsel of T. Rowe Price Investment Services, Inc., within the Legal Division of T. Rowe Price. In this role, Ms. Mumford provides legal counsel and guidance related to T. Rowe Price Investment Services, Inc., and distribution-related initiatives and business activities in the U.S. Intermediaries and the Individual & Retirement Plan Services divisions. Prior to joining T. Rowe Price in 2013, Ms. Mumford served as special counsel for the Securities and Exchange Commission (SEC) in the Division of Trading and Markets. She previously held the position of senior counsel in SEC's Office of Compliance Inspections and Examinations. Before her experience at the SEC, Ms. Mumford worked at the Financial Industry Regulatory Authority (FINRA) as counsel in FINRA's Market Regulation Department. In addition, she previously held compliance positions at Linsco/Private Ledger and The Vanguard Group. Ms. Mumford received her B.A. from Washington and Jefferson College, her M.B.A. from Clemson University and her J.D. from the University of San Diego School of Law. She is a Series 4, 7, 24, and 53 registered representative and is a member of the New York State Bar Association.

Dennis O'Gara has been associated with FINRA for about 9 years. During that time, he has held positions in both the Examination and Surveillance Departments. Currently, he is a Principal Regulatory Coordinator. Prior to joining FINRA, Mr. O'Gara was employed in the industry and performed Operational and back office functions within clearing firms for more than twenty years.

Elizabeth Page is Vice President and Director of FINRA's Boston District office. In this role, she is responsible for the regulatory programs that oversee FINRA firms and registered representatives within New England and portions of Canada and Europe. Prior to her position in Boston, Ms. Page was the Deputy Director in the FINRA's Chicago District office and has served in a variety of staff and management roles including managing and conducting onsite examinations of the main offices and branches of FINRA firms, investigations of customer complaints and terminations for cause and applications for membership. Ms. Page has a Bachelor degree in Finance and a Master of Business Administration degree from the University of Denver.

Stephen Poirier is Managing Regulatory Coordinator in FINRA's Boston District office and has been with FINRA in various roles for 18 years. He works in the surveillance program which oversees and monitors the regulatory activities of member firms and registered representative for compliance with applicable securities rules and regulations. Prior to joining FINRA, he worked as an examiner for the Massachusetts Securities Division. Mr. Poirier holds a bachelor's degree from Westfield State University and is designated as a Certified Regulatory and Compliance Professional™ (CRCP™) and Certified Fraud Examiner.

Joseph E. Price is Senior Vice President, Corporate Financing/Advertising Regulation, at the Financial Industry Regulatory Authority. The FINRA Corporate Financing Department regulates capital-raising activities of broker/dealers; including equity, debt, REIT, closed-end fund, limited partnership offerings and private placements. The FINRA Advertising Regulation Department regulates broker/dealer sales materials, mutual fund advertisements, social media and other communications with the public. Mr. Price previously worked in various capacities at the Securities and Exchange Commission. He was an Assistant General Counsel and a Special Counsel in the Office of General Counsel and he was the Deputy Chief of the Office of Disclosure and Investment Adviser Regulation in the Division of Investment Management. Prior to working at the SEC, he was a litigator in the Bureau of Competition at the Federal Trade Commission. Mr. Price also worked as a Compliance Investigator at the Coffee, Sugar & Cocoa Exchange. He was an Adjunct Professor at Georgetown University Law Center from 1994 to 2002, where he taught "Current Issues in Securities Regulation" and "Disclosure under the Federal Securities Laws." He graduated with distinction in economics from the University of Wisconsin and received his J.D. from Fordham University.

Joseph J. Sheirer is Director of FINRA's New Jersey District Office. Mr. Sheirer oversees the Surveillance, Cycle Examination, and Cause Investigation Programs for member firms and associated persons located in

New Jersey and New York (outside of the five boroughs of New York City and Long Island). Mr. Sheirer previously developed and oversaw FINRA's national Membership Application Program group and worked in varying capacities in a number of other FINRA departments including Risk Oversight & Operational Regulation, Continuing Education, Testing, and Qualifications & Registration. Mr. Sheirer is a graduate of Brooklyn Law School and Drew University and is a member of the Bars of the States of New York and New Jersey.

Amy C. Sochard is Senior Director in FINRA's Advertising Regulation Department. The department helps protect investors by ensuring broker-dealer members of FINRA use advertisements and other sales communications that are fair, balanced and not misleading. Ms. Sochard leads the department's complex and targeted review activities and serves as liaison to FINRA's Member Supervision and Enforcement departments. She also oversees staff dedicated to the routine review of communications filed with the department by broker-dealers. Ms. Sochard assists in the development of rules and interpretations for communications with the public and social media, and she routinely speaks at industry events on these topics. Prior to joining FINRA's predecessor (NASD), Ms. Sochard worked with a real estate syndication firm in Washington, DC. She received a bachelor's degree with distinction in English from the University of Virginia and studied poetry writing at Columbia University.

William St. Louis is Senior Vice President and Northeast Regional Director of Sales Practice at FINRA. As District Director of FINRA's New York and Long Island offices, he manages the sales practice examination and surveillance staff in those offices. Prior to assuming this role in June 2014, he was the Regional Enforcement Chief Counsel for FINRA's North Region where he managed Enforcement staff in FINRA's New Jersey, Boston, and Philadelphia offices. He joined the company in 1998 and spent several years in a variety of Enforcement roles in New York including service as a Deputy Regional Chief Counsel. Mr. St. Louis earned a B.A. from Baruch College and a law degree from New York University School of Law. Prior to law school he worked in the Compliance Department of a regional broker-dealer.

Paul Tolley has been Chief Compliance Officer at Commonwealth Financial Network since August 2006. As CCO, he is responsible for establishing, administering, and enforcing Commonwealth's broker/dealer and investment adviser supervisory and compliance policies and procedures. He is also responsible for the general management and leadership of the firm's Compliance and Licensing staff. Mr. Tolley has more than 25 years of compliance experience and a strong background in broker/dealer and investment adviser compliance best practices. Prior to joining Commonwealth, he was first vice president and CCO for National Planning Holdings where he oversaw compliance for the four independent broker/dealers within the NPH broker/dealer network. He has also held senior compliance positions at Cambridge Investment Research and LPL Financial. Mr. Tolley previously served as chair of the Financial Services Institute's Compliance Council and is a past member of FINRA's Continuing Education Committee. He is a current member of FINRA's Membership and North Region Committees and the National Society of Compliance Professionals. He earned his BS in business administration from Northeastern University and holds FINRA Series 4, 7, 24, 53, 63, and 65 securities registrations.