

## Candidate Profile — District Committee Election

Candidate Name: Albert Johnson

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Title: Chief Compliance Officer

Firm: VALIC Financial Advisors, Inc.

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### Candidate Biography and Personal Statement

I want to serve our District and believe I have the experience and capability to be successful as a member of the District 6 Committee. In my current role as Chief Compliance Officer for VALIC Financial Advisors, Inc. ("VFA"), I am responsible for overseeing the broker-dealer's compliance program. Key responsibilities include oversight of the firm's supervisory and compliance systems, including self-evaluation testing to detect and address weaknesses, working with legal peers and support staff to adjust these systems to reflect changes in legal requirements, and assessing evolving compliance and regulatory risks. I am also the Privacy Officer for the AIG Advisor Group's four broker-dealers.

With over 30 years in the financial services industry, I have served in similar roles for Woodbury Financial and Financial Network Investment Corp. Leadership positions held in the industry have also included Chief Supervisory Officer for Nationwide Securities, Inc., Vice President and Group Director of Compliance for Huntington National Bank, Vice President and Senior Compliance Officer for Essex National Securities, Inc., and Regional Compliance Officer for Banc One Securities Corp. Additional financial industry experience includes extensive experience as a bank examiner with both the Indiana Department of Financial Institutions and the Office of the Comptroller of the Currency ("OCC").

Al earned a Bachelor of Science in finance with a minor in accounting from the University of Indiana. He holds Series 7, 24, 63 and 65 designations and has been Life & Health Insurance Licensed. He holds numerous U.S. Treasury Awards, FINRA Qualification Committee awards and has been recognized by the Indiana Department of Financial Institutions. Al has also served as an instructor at the OCC's National Credit School in Washington, D.C. as well as an instructor at numerous regional OCC Compliance schools.

### Optional Links:

Link to personal website, resume or CV: \_\_\_\_\_

Link to YouTube video: \_\_\_\_\_

## Candidate Profile — District Committee Election

Candidate Name: Michael Pedlow

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Title: Chief Compliance Officer

Firm: NFP Advisor Services, LLC

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### Candidate Biography and Personal Statement

I have over twelve years of financial industry experience, prior to NFP, I was with Raymond James in Tampa, FL. I joined NFP in 2010 and was initially responsible for the RIA Compliance Program, including the oversight of fee based accounts, financial planning and advisory consulting, independent RIAs, asset management programs, and the use of outside money managers. I also oversaw the Advertising Compliance team, the Retirement Plan Compliance team, as well as Firm Policy. In June 2015 I was promoted to the Chief Compliance Officer position and am now responsible for the entire compliance program for NFPAS.

I hold a Bachelor's degree in Economics from the University of South Florida in addition to holding the Series 7, 66, and 24 licenses.

NFP is an independent contractor broker dealer based in Austin TX. We service 1700 registered representative throughout the country and have expertise in multidisciplinary practices with benefits and insurance components, exiting wirehouse representatives, and independent full service financial advisors.

I have a solid understanding the issues facing the securities industry and I would like to apply my knowledge to develop solutions in partnership with my peers and our regulators, including FINRA. I believe it is incumbent upon us all to be involved, to the extent that we are able, in an effort to have a positive influence on our industry. A part of that positive influence includes helping to educate FINRA and firms in my district.

### Optional Links:

Link to personal website, resume or CV: <https://www.linkedin.com/pub/mike-pedlow/8/756/32b>

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Link to YouTube video: \_\_\_\_\_

## Candidate Profile — District Committee Election

Candidate Name: Kelly Welker

Title: LPL Financial Branch Manager

Firm: LPL Financial

### Candidate Biography and Personal Statement

I desire to once again sit on the District 6 Committee of FINRA

**\*EXPERIENCE...** I am a 17 year experienced Large Firm Independent Financial Advisor and OSJ Branch Manager serving the retail client. I am blessed with the unique perspective of holding a Certified Regulatory and Compliance Professional designation from the FINRA Institute at Wharton which gives me better insight to compliance issues than most of my producing counterparts. As for my education level, I hold an MBA and I am a Chartered Retirement Planning Counselor.

**\*ADVOCATE...** My practice serves middle to high net worth retail clients ages 55 and older. My goals are to protect the financial interests of my clients and to serve their best interest by having a balance of advisory and brokerage accounts to serve their needs. I have served on the District 6 Committee in the past from 2009-2012 and enjoyed being a member. For six years I served with FSI visiting Capitol Hill to be an advocate for our industry against encumbering rule changes enacted by Congress and as of late, the DOL.

**\*PERSPECTIVE....** One of the best lessons I learned while serving on the committee is how valuable my input is. Producing branch managers offer different perspectives than Compliance Officers and Firm Executives. Having a finger on the pulse of what rule changes mean to the advisor and the client can sometimes be valuable to the committee as they contemplate those changes. They hear from multiple sources what impact rule changes have on the firms, but rarely from someone very close to the client. Discussing regulatory changes from this perspective can be challenging but exposure to such discussions helps a producing branch manager understand the regulatory side of issues and how they will affect all parties.

**\*REPRESENTATION...** Specifically on disciplinary action hearings, having a peer or producing advisor on those panels can be valuable to accused advisors or supervisors and sometimes imperative for member firms. I feel strongly that producing advisors and branch managers should participate in the disciplinary panel process. There are few advisors or producing supervisors serving on these panels because they are not serving on the committees which is the pool they are drawn from. While my duty on the committee is to serve the interests of the large firms, my duty is to also serve my fellow advisors, clients, and industry to the best of my abilities. Understanding these issues helps me to be a better advisor to my clients, a better representative of my firm and industry, and a better supervisor to the advisors I manage.

SHOULD I GET RE-ELECTED TO THE COMMITTEE, I WILL FULFILL MY DUTIES AS OUTLINED BY FINRA AND MEMBER FIRMS. I WILL ALSO HELP SHAPE A FAIR AND BALANCED REGULATORY FOUNDATION THAT KEEPS PACE WITH A RAPIDLY CHANGING INDUSTRY.

### Optional Links:

Link to personal website, resume or CV: [www.rwmgtx.com](http://www.rwmgtx.com) or [www.linkedin.com/pub/kelly-welker](http://www.linkedin.com/pub/kelly-welker)

Link to YouTube video: \_\_\_\_\_