

Daniel Braz, CFA
Vice President & Head of Intermediary ETF Strategy, SPDR
ETF Business
State Street Global Advisors

Dan is a Vice President and Head of Intermediary ETF Strategy in the SPDR ETF Business at State Street Global Advisors where he leads a team responsible for supporting wealth management clients as product and market specialists. In addition, Dan is a frequent speaker at industry events and has authored a suite of collateral on the topic of combining active and passive investments.

Previously, Dan was a Senior Relationship Manager in SSGA's Institutional Client Group, where he was responsible for supporting a portfolio of institutional clients.

Prior to joining SSGA, Dan spent a decade working in business development in the independent advisor and Registered Investment Advisor distribution channels representing mutual funds and alternative investments. He has been in the investment management industry since 2001.

Dan earned an MBA in finance and marketing at the Kellogg School of Management at Northwestern University and a BS in psychology at St. Lawrence University. He earned the Chartered Financial Analyst designation and is a member of the Boston Security Analysts Society and CFA Institute.

MARK D. CARLSON, CFA

Senior Investment Strategist Northern Trust Asset Management

SUBJECT MATTER EXPERTISE

- Market Trends
- Inflation
- Fixed Income
- Natural Resources, Commodities, Real Assets
- Asset Allocation



BIOGRAPHY

Mark D. Carlson, CFA is a Senior Investment Strategist responsible for fixed income and natural resource strategy for FlexShares Exchange Traded Funds (ETFs). He provides product development, investment strategy and related ETF product expertise to the team.

Prior to being named Senior Investment Strategist for ETFs, Mark served as Northern Trust's Director of Fixed Income Research for seven years and was a Senior Fixed Income Analyst for eight years. As Director of Fixed Income Research, Mark served as a voting member of the firm's Investment Policy and Tactical Asset Allocation committees.

Before joining Northern Trust, Mark worked as a Fixed Income Analyst for six years at MetLife Inc. and for six years at Citibank, including three years in interest rate risk analysis and management. Mark is also a former visiting instructor of economics and corporate finance at the College of DuPage.

Mark received a BS degree in Finance and an MBA degree from DePaul University and is a CFA charterholder. He is a member of the CFA Society of Chicago and the CFA Institute.

Speaker Biography



Derek Sasveld, CFA

Director, Investment Solutions

Derek serves as an investment strategist. In this role he provides market, economic and asset allocation analysis and commentary in support of BMO's sales and service efforts across the institutional and intermediary channels. In addition, he collaborates closely with the BMO Multi-Asset Solutions Team to translate investment risks and opportunities into solutions for clients and prospects. He joined the company in 2019.

Derek began his career in the investment industry in 1993 and has served in various asset allocation roles. Most recently he was CIO, multi-asset solutions at Nuveen. Prior to this, he was a senior portfolio manager and head of asset allocation at ING (later Voya). And prior to ING he served as a portfolio manager and strategist, global investment solutions, at Brinson Partners (later UBS Global Asset Management).

He holds an M.B.A. from the University of Chicago Booth School of Business and a B.S. in finance from the University of Illinois at Urbana–Champaign. In addition, Derek is a CFA® charterholder.

Gustave J Scacco
Chief Investment Officer & CEO
Hudson Valley Investment Advisor

Gus joined HVIA in 2015 with over 20 years of investment experience. He has the distinction of having played baseball during spring training with the Cincinnati Reds. While that experience was short-lived, Gus learned that even baseball is “all about business and maybe a little bit of luck.”

But baseball’s loss was the financial world’s gain. Gus began at the American Stock Exchange, launching him into a career at some of Wall Street’s top firms. A seasoned portfolio manager and securities analyst, Gus brings both retail and institutional experience to HVIA.

“When I started in the business it was people-oriented, but over the years it lost that. Not here. We’re people-oriented and that’s an important difference.”

Having been born in Brooklyn and later residing on Long Island, he now calls the Hudson Valley home. Gus and his wife have two children.

Education/Training:

Adelphi University, Garden City, NY
Bachelor of Business Administration (BBA) – 1984

Hofstra University, Frank Zarb School of Business
Masters of Business Administration (MBA) in Finance – 1998

Business Experience:

Hudson Valley Investment Advisors, Inc., 2/2015 – Present
CEO and Chief Investment Officer

TigerShark Management, LLC, 2/2011 – 2/2015
COO and Senior Equity Analyst

High Farms Capital, LLC, 2/2009 – 9/2010
Partner, Lead Portfolio Manager & Senior Analyst

Angelo Gordon Asset Management, LLC, 3/2004 – 2/2009
Partner, Portfolio Manager & Senior Analyst

Morgan Stanley Investment Management, 11/2003 – 2/2008
Portfolio Manager & Senior Analyst

Notable Memberships:

The Economics Club of New York Member
Orange County Chamber of Commerce Member
Hudson Valley Estate Planning Council
New York Society of CPA’s
HVIA Investment Policy Committee
New York Council of Nonprofits, Inc. - Board Member



Brian Sponheimer

Senior Vice President

GAMCO Asset Management

Brian Sponheimer is a Co-Portfolio Manager of the firm's flagship Value mutual fund, the Gabelli Asset Fund, a co-Portfolio Manager of the Gabelli Global Infrastructure and Development Partners strategy and a senior research team member. He is currently responsible for oversight of the firm's Industrial research platform, including automotive, trucking, machinery, utility, aerospace, energy, and chemical sectors. In 2011, Brian was recognized by both the Wall Street Journal and the Financial Times as a "Best on the Street" analyst. He began his business career in institutional equities at CIBC World Markets in New York and Boston. Brian graduated cum laude from Harvard University with a B.A. in Government and received an M.B.A in Finance and Economics from Columbia Business School.

Don't just retire, retire Right.



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Byrke leverages his 16 years of planning experience working with each of his clients. He starts by gaining an in depth understanding of their needs, opportunities and goals. He then looks at everything they have done to date to manage their wealth. This approach is both personal and comprehensive, integrating investment management and insurance protection, enabling him to develop a meaningful financial plan.

Byrke a Cornell University graduate, leverages his knowledge of finance and behavioral sciences when working with clients. He helps clients understand where they want their investments to take them. Byrke's philosophy is "money is a tool, not the objective" and that understanding each family's wants and desires should drive the advice.

Byrke is a CERTIFIED FINANCIAL PLANNER™ professional, the recognized standard of excellence for competent and ethical personal financial planning, and is a member of the Financial Planning Association and Estate Planning Council of Westchester. He holds numerous industry licenses including those for life accident and health insurance and property and casualty insurance.

Byrke resides in Harrison, New York with his wife Jennifer and their daughter Samantha. He is an avid golfer, skier, and poker aficionado. Byrke is also a Major League Baseball fan and has a long-term plan to visit all 30 ballparks. He attends many games with his family throughout the summer.

Rightirement Wealth Partners, provides a full range of investment and risk management products. Clients include individuals, families and small businesses, corporations, government entities, not-for profit organizations and their employees. Rightirement Wealth Partners has a network of resources to help create customized solutions to fit your goals and circumstances. We build long-term relationships with each client through service, integrity and financial education.