

**EXPERIENCE SUMMARY:** 24 years **SUCCESSFUL SALES EXPERIENCE**  
20 years Securities Portfolio **MANAGEMENT**

20 years **FINANCIAL ANALYSIS**  
(personal and public company)  
6 years **CREDIT ANALYST**

## PROFILE

Executive-minded leader with 20+ years financial modeling and project management. Passionate, personal, professional, excellent communicator, presenter. Entrepreneurial experience balances out need for collaboration with vendors, team members and management. Defining product requirements, use case scenarios, competitive matrixes, policies, and procedures business model development. Communicating business needs with technical staff, seeking input from customer, vendors and reporting concise results to investors/executive team. Dealing with foreign manufacturers, customs, expediting.

Staunch believer of "putting it into writing". Educating line of business constituents in software and product development lifecycle, and managing expectations. Has worked with large organizations such as CNBC, AOL, the U.S. Air Force Family Services from the Pentagon down to individual bases, U.S. Army Morale, Welfare and Recreation headquarters. Highly adaptive.

### Product and Project Management

Over twenty years product development and project management which includes, in chronological order

#### 1993 to Present The Personal CFO Inc., Financial Services Company

- Developed financial products, client reporting, investment selection process for independent investment adviser.
- Developed asset allocation and risk tolerance methodologies, managed research staff, managed asset custody relationships.
- Dealt with all regulatory compliance issues
- Tested dozens of performance reporting, quotation, stock analysis programs
- Developed proprietary mutual fund ranking system with outperformed market averages for 18 years.

#### Austin Toy Company 2008 to Present

- Worked with visionary/investor for new toy product to define budget, product features, business plan. Located Chinese manufacturer to produce prototypes and ultimately finished product ([www.storypalz.com](http://www.storypalz.com))
- Managed all elements of design, procurement, testing
- Worked closely with branding marketing/graphic art/ web activities using local firm with staff of 20.
- Managed overseas shipping, customs brokerage, duties, Homeland Security requirements
- Developed key relationships with U.S. Army, Air Force, Texas National Guard

### Areas of Expertise

Financial Product Engineering  
Project Management  
Product Development  
Business Analysis  
Public Speaking  
Website Maintenance  
Extensive Writing  
Publishing  
Video Production

### Skills/Proven Abilities

Prioritize competing deliverables  
Manage multiple projects in matrix environment  
Communicate effectively with all org levels  
Scope Definition  
Client Interaction and Reporting  
Strong analytical and problem solving skills  
Strong Research and Development Experience

### Professional Experience

The Personal CFO Inc. 1992-Present  
Portfolio management, financial product sales, financial, estate and tax planning:  
Austin Toy Company COO 2008 - Present  
Zisto.com Software Company Founder: 1999-2001

### Education

College for Financial Planning, Denver CO  
Awarded Certified Financial Planner Designation  
Securities Industry Qualification Exams Series 7, 24

### Technologies Involved With

Multiple CRM tools, Sony Vegas Video Editor  
MS Word, Excel, PowerPoint, Visual Basic,  
Cold Fusion, PHP, SQL and WordPress

## **1999 to 2002 Ziso.com Software Company - Founder**

- Created first ever multi-broker stock trading platform
- Personally responsible for negotiating \$900,000 license/stock to public company
- Developed product specifications
- Hired senior management team including 5 developers, administrative, executive and accounting staff
- Interfaced with corporate law firm, patent firm, accounting firm
- Engaged in extensive financial modeling
- Tested each release of software
- Interfaced with various key employees of main customer
- Received coverage by Forrester Research
- Managed PR effort and approved all press releases
- Succeeded in setting face to face appointments with Fidelity Investments, CNBC.com, Lycos. Advisors Software and many others

## **1986 to 1993 Merrill Lynch and other NYSE firms**

- Learned retail securities business
- Generated \$100k in commissions first year
- Developed broad understanding of securities instruments and derivatives
- Learned to prospect, manage pipeline

## **Other Accomplishments**

- Published "What to Do with Your Aging Parents" available on Amazon.com
- Published dozens of articles on personal financial
- Manage six websites
- Conducted training for employees of Travis County Texas and Cisco Systems in Austin
- Lecture at the University of Texas on entrepreneurial law
- Been interview n every major news station in Austin
- Wrote, produced two short documentary films
- Provided scurrilities industry expert witness services resulting in the recover of hundreds of thousands of dollars
- Volunteer on estate planning section of [www.allexperts.com](http://www.allexperts.com). Have answered 462 questions since July 2009