

Item 1 – Cover Page

Quantum Wealth Management LLC

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www.quantumwm.com

March 24, 2011

This Brochure provides information about the qualifications and business practices of Quantum Wealth Management LLC. If you have any questions about the contents of this Brochure, please contact us at 310-568-1204 and/or partners@quantumwm.com. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Quantum Wealth Management LLC is a registered investment adviser. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provide you with information about which you determine to hire or retain an Adviser.

Additional information about Quantum Wealth Management LLC also is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Material Changes

On July 28, 2010, the United State Securities and Exchange Commission published “Amendments to Form ADV” which amends the disclosure document that we provide to clients as required by SEC Rules. This Brochure dated March 24, 2011 is a new document prepared according to the SEC’s new requirements and rules. As such, this Document is materially different in structure and requires certain new information that our previous brochure did not require.

In the future, this Item will discuss only specific material changes that are made to the Brochure and provide clients with a summary of such changes. We will also reference the date of our last annual update of our brochure.

In the past we have offered or delivered information about our qualifications and business practices to clients on at least an annual basis. Pursuant to new SEC Rules, we will ensure that you receive a summary of any materials changes to this and subsequent Brochures within 120 days of the close of our business’ fiscal year. We may further provide other ongoing disclosure information about material changes as necessary.

We will further provide you with a new Brochure as necessary based on changes or new information, at any time, without charge.

Currently, our Brochure may be requested by contacting David DeWolf at 310-568-1204 or dave@quantumwm.com. Our Brochure is also available on our web site www.quantumwm.com, also free of charge.

Additional information about Quantum Wealth Management LLC is also available via the SEC’s web site www.adviserinfo.sec.gov. The SEC’s web site also provides information about any persons affiliated with Quantum Wealth Management LLC who are registered, or are required to be registered, as investment adviser representatives of Quantum Wealth Management LLC.

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Item 4 – Advisory Business

Quantum Wealth Management LLC (Quantum) was founded in 2005 by David DeWolf and Darius Gagne, who are the principal owners of the advisory firm. We provide clients, such as individuals, pension and profit sharing plans, trusts, and business entities, with comprehensive wealth management services. For individuals and families, those services include discretionary investment management services, financial planning (such as retirement planning, college planning, home purchase planning, etc.), budgeting, and related advanced planning services. Advanced planning addresses the range of financial needs beyond investment consulting, consisting of maximizing after tax cash flow, developing strategies to preserve client legacies through the transfer wealth, risk analysis and the implementation of insurance or other strategies to protect wealth. We do not prepare tax returns, draft estate planning documents, or sell insurance products.

Quantum is a fee-only firm, which means that we do not sell any products (such as mutual funds, annuities and other investments, or life insurance); we do not accept or receive any commissions if a client moves forward with any of our recommendations. In our overall portfolio management process, we first advise the client on and recommend a mix of investments (the “portfolio”); if the client agrees to the recommendations, we will buy the investments on the client’s behalf, and will then manage the investments on a go-forward basis, altering the portfolio and rebalancing as necessary. We do not receive any commissions for any of the trades that take place and our compensation is the same regardless of the mix of investments. For advice and recommendations on taxes, estate planning and insurance, we work with outside CPAs, estate attorneys and insurance agents to implement agreed upon strategies, and those professionals receive separate compensation from the client for their services. Quantum’s compensation is the same whether the client moves forward with our advice and recommendations or not.

Quantum’s investment management strategy focuses on what it considers the four factors within its control: (1) controlling costs, (2) minimizing investment taxes, (3) global diversification, and (4) a disciplined process. We design and implement highly-tailored, diversified investment solutions that blend the global equity markets with fixed-income securities, real estate, natural resources, and other private or alternative investments, depending on the clients’ specific risk profile. Much of our investment strategy is implemented through no-load, low-cost mutual funds or ETFs that provide access to a global, broad range of public equity, bond, REIT and/or commodity positions. Occasionally we will invest directly into publically registered, privately traded REITs, depending on the clients’ risk profile. Due in part to a core client size ranging from \$1 million to \$10 million in investible assets and an emphasis on diversification, we do not invest in private equity, hedge funds, individual real estate projects, or other non-liquid, highly speculative, undiversified investments.

Quantum assumes that every client is unique, every client has varying needs and objectives, and no two clients share the same goals and circumstances. Therefore, we tailor our

advisory services to the individual needs of each client. We do this through our financial planning process. As CFP® practitioners, we adhere to the CFP Board's Practice Standards which recommends incorporating the following six steps into the financial planning process as a means of best practices: (1) Establishing and defining the client relationship, (2) Gathering proper client data, (3) Analyzing and evaluating the client's financial status, (4) Developing and presenting the financial planning recommendations, (5) Implementing the financial planning recommendations, and (6) Monitoring the process.

Typically, Quantum has full discretion over the investments we manage. We do not select individual securities for investment as we view this as speculative in nature and individual securities do not provide for a properly diversified portfolio with exposure to appropriate factors of investment return in a cost-efficient manner. However, we do have clients who maintain positions in individual securities for various reasons (for example, a corporate officer may be required to hold a certain amount of his company stock); thus, we will restrict trading in those securities directed by the client. As of February 28, 2011, the amount invested in individual securities by our clients, but under our management and technical discretion, was less than \$200,000. As of February 28, 2011, Quantum manages \$74,200,000 from clients on a discretionary basis.

In performing our services, Quantum is not required to verify any information received from the client or from the client's other professionals, and Quantum is expressly authorized to rely upon the information provided by the client. If requested by the client, we may recommend the services of other professionals for implementation purposes. The client is under no obligation to engage the services of any such recommended professional. The client retains absolute discretion over all such implementation decisions and is free to accept or reject any recommendation from Quantum. Moreover, each client is advised that it remains the client's responsibility to promptly notify Quantum if there is ever any change in the client's financial situation or investment objectives for the purpose of reviewing, evaluating, or revising Quantum's previous recommendations and/or services.

Quantum's clients are advised to promptly notify us if there are ever any changes in their financial situation or investment objectives, or if they wish to impose any reasonable restrictions upon our management services.

A copy of the written disclosure statement for Quantum shall be provided to each client prior to, or contemporaneously with, the execution of a written agreement ("the Agreement"), which establishes the terms and conditions of the engagement, describes the scope of the services to be provided, and the fees payable to Quantum. Any client who has not received a copy of Quantum's written disclosure statement at least forty-eight hours prior to executing the initial applicable agreement shall have five business days subsequent to executing the agreement to terminate Quantum's services without penalty.

Neither Quantum nor the client may assign the Agreement without the prior written consent of the other party. Transactions that do not result in a change of actual control or management of Quantum shall not be considered an assignment.

All individuals that give investment advice on behalf of Quantum must have earned a college degree, be a Certified Financial Professional® and/or have substantive investment-related experience. In addition, all such individuals shall have attained all required investment-related licenses and/or designations.

Item 5 – Fees and Compensation

All fees are subject to negotiation. We are a fee-only firm and generally require a minimum annual advisory fee of \$10,000. Quantum, in its sole discretion, may charge a lesser annual advisory fee based upon certain criteria, such as anticipated future earning capacity, anticipated future additional assets, dollar amount of assets to be managed, related accounts, type of services required, account composition, negotiations with client, etc. For client accounts in excess of \$1,000,000, the fee schedule is as follows:

<u>Assets Under Management</u>	<u>Annual Fee</u>
Initial \$1,000,000	1.4%
Next \$1,000,000 to \$3,000,000	1.0%
Next \$3,000,000 to \$6,000,000	0.8%
Assets greater than \$6,000,000	0.6%

For accounts under \$1,000,000 in management, the annual fee may be up to 2%, depending on the agreed upon scope of work.

The specific manner in which fees are charged by Quantum is established in a client's written agreement with Quantum, setting forth the terms and conditions of the engagement, describing the scope of the services to be provided, and the portion of the fee that is due from the client prior to Quantum commencing services. Fees are typically charged as a percentage of assets under our management in the form of an annual investment advisory fee. Our annual investment advisory fee is pro-rated and paid quarterly, in advance. The percentage portion of the fee is based upon the market value of the assets on the last day of the previous quarter. Contributions to client accounts made during the quarter are assessed a pro-rata management fee based on the negotiated fee schedule. Clients will be charged for the management of their additional contribution based on the number of days their monies or funds have been under our management. Withdrawals from client accounts made during the quarter will be refunded pro-rata based on the number of days still left during the quarter. Fee adjustments for additional contributions or withdrawals will generally take place at the end of the calendar quarter.

Unless the client directs otherwise, we shall generally recommend that investment management accounts be maintained at Schwab Institutional ("Schwab"). Prior to Quantum providing investment management services, the client will be required to enter into a formal Agreement with Quantum setting forth the terms and conditions under which Quantum shall manage the client's assets, and a separate custodial/clearing agreement with Schwab. Both Quantum's agreement and the custodial/clearing agreement may authorize Schwab or other account custodian to debit the client account for the amount of Quantum's advisory fee and to directly remit that management fee to Quantum in accordance with required SEC procedures.

Quantum's fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, third party investment and other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to Quantum's fee, and Quantum shall not receive any portion of these commissions, fees, and costs.

On occasion, Quantum will permit clients to engage them on an hourly basis to provide financial advice, financial planning, investment advice, and/or other related services. Typically, Quantum will charge \$350/hour for work performed. These fees have been negotiable based on the agreed upon engagement.

Item 12 further describes the factors that Quantum considers in selecting or recommending broker-dealers for *client* transactions and determining the reasonableness of their compensation (*e.g.*, commissions).

Item 6 – Performance-Based Fees and Side-By-Side Management

Quantum does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

Item 7 – Types of Clients

Quantum provides portfolio management services to individuals, high net worth individuals, corporate pension and profit-sharing plans, Taft-Hartley plans, charitable institutions and foundations.

For new clients, we typically require a minimum account size of \$1,000,000 in assets to be under management and/or a minimum annual advisory fee \$10,000. Quantum, in its sole discretion, may charge a lesser annual advisory fee based upon certain criteria, such as anticipated future earning capacity, anticipated future additional assets, dollar amount of assets to be managed, related accounts, type of services required, account composition, negotiations with client, etc.

Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss

Quantum advises clients that investing in securities involves a risk of loss that clients should be prepared to bear. Additionally, some investments, such as privately traded REITs, may be illiquid in nature and the client may need to wait for years at a time to redeem the investment, if the client is able to redeem it at all.

We believe the field of investing has evolved into a rigorous and rational discipline based on the collection and analysis of data by researchers and practitioners, the testing of hypotheses, and the formulation of models that explain the performance of portfolios. Quantum's security analysis methods include the selection of mutual funds and exchange traded funds (ETFs) based on a proprietary methodology. ETFs are also selected based on information at issuer website.

Quantum's main sources of information include: research materials prepared by others.

Investment strategies used to implement any investment advice given to clients include Modern Portfolio Theory (MPT), asset allocation techniques, and the assumption that the portfolio will be invested for the long-term (at least 5 years).

In 1990, Harry Markowitz, William Sharpe, and Merton Miller, three highly acclaimed financial economists, won the Nobel Prize for Economics for their work in the development of Modern Portfolio Theory. MPT has been widely adopted by institutions and individuals for portfolio design, despite the fact that MPT contradicts many larger Wall Street institutions, which preach stock selection as a key to success. Modern Portfolio Theory consists of four elements that Quantum subscribes to:

- 1) Investors inherently avoid risk. By nature, one would not be willing to bet a large sum of money on the flip of a coin, despite the fact that the reward of the outcome, doubling one's money, provides measured reward for the risk. Rational investors expect a level of return that appropriately compensates them for taking risk.

2) Securities markets are efficient (Efficient-Market Hypothesis). This is often the most misunderstood concept of MPT. Simply put, it states the prices on traded assets, such as a stock, reflect all known information. Therefore, it is impossible to consistently outperform the market by using any information that the market already knows, except through luck. This theory contradicts the long-established business models of many Wall Street firms, who often refute the efficient-market hypothesis. Research from the top financial institutions, however, continuously illustrates that it is impossible to accurately predict which stocks will outperform others with similar size and growth/value characteristics.

3) Structure dictates market returns. Many highly-regarded follow-on studies have illustrated that as much as 96% of a portfolio's returns are dictated by the overall structure, not by individual securities owned. In fact, more often than not individual stock selection has proven to have a negative impact on a portfolio's performance.

4) Risk and reward are related. There is a maximum reward any investor should expect for their corresponding level of risk. The less risk, the less expected return. The Efficient Frontier represents the range of portfolios with optimal expected returns for any given level of risk. The goal for investors should be to have a portfolio that lies on the appropriate point of the Efficient Frontier for their risk level.

Dimensions of Risk

Most finance academics and many investment professionals acknowledge that there are three primary factors influencing equity portfolio returns:

1. Exposure to the overall market (beta).
2. The percentage invested in large company stocks versus small company stocks. Over time, small company stocks have higher expected returns than large company stocks. This is because stocks of small companies are riskier than those of large companies and investors demand a premium for this risk. In a more technical perspective, it is hypothesized that due to smaller companies having higher "costs of capital" (for example, they must borrow money at a higher interest rate than larger companies), they must embark on projects that yield a higher return. Of course, this also increases the likelihood of failure. This risk is mitigated, however, by investing in a large enough group of small companies so that the rewards from successful companies net of failures will provide an expected benefit over larger companies.
3. The percentage invested in growth stocks versus value stocks. It is counter-intuitive, but over time, value stocks have higher expected returns than growth stocks. Value stocks are those that sell at lower prices relative to their earnings and book values. They are perceived by investors to be riskier than growth stocks and investors demand a premium for this risk as well. Like their small company counterparts, value companies tend to have a higher cost of capital.

Item 9 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Quantum or the integrity of Quantum's management. Quantum has no information applicable to this Item.

Item 10 – Other Financial Industry Activities and Affiliations

As previously stated in Item 4, in addition to investing consulting/management services, Quantum will provide financial planning and advanced planning services to its clients.

Quantum is a Registered Investment Adviser. It is not involved with any broker-dealer. As a fee-only firm, Quantum does not accept commissions from any product sales, nor are its principals involved in any other entities or persons that would entail a conflict of interest.

Item 11 – Code of Ethics

Quantum has adopted a Code of Ethics for all supervised persons of the firm describing its high standard of business conduct, and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All supervised persons at Quantum must acknowledge the terms of the Code of Ethics annually, or as amended.

Quantum anticipates that, in appropriate circumstances, consistent with clients' investment objectives, it will cause accounts over which Quantum has management authority to effect, and will recommend to investment advisory clients or prospective clients, the purchase or sale of securities in which Quantum, its affiliates and/or clients, directly or indirectly, have a position of interest. Quantum's employees and persons associated with Quantum are required to follow Quantum's Code of Ethics. Subject to satisfying this policy and applicable laws, officers, directors and employees of Quantum and

its affiliates may trade for their own accounts in securities which are recommended to and/or purchased for Quantum's clients. The Code of Ethics is designed to assure that the personal securities transactions, activities and interests of the employees of Quantum will not interfere with (i) making decisions in the best interest of advisory clients and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts. Under the Code certain classes of securities have been designated as exempt transactions, based upon a determination that these would materially not interfere with the best interest of Quantum's clients. In addition, the Code requires pre-clearance of many transactions, and restricts trading in close proximity to client trading activity. Nonetheless, because the Code of Ethics in some circumstances would permit employees to invest in the same securities as clients, there is a possibility that employees might benefit from market activity by a client in a security held by an employee. Employee trading is continually monitored under the Code of Ethics, and to reasonably prevent conflicts of interest between Quantum and its clients.

Quantum's clients or prospective clients may request a copy of the firm's Code of Ethics by contacting David DeWolf at 310-568-1204 or dave@quantumwm.com.

It is Quantum's policy that the firm will not affect any principal or agency cross securities transactions for client accounts. Quantum will also not cross trades between client accounts. Principal transactions are generally defined as transactions where an adviser, acting as principal for its own account or the account of an affiliated broker-dealer, buys from or sells any security to any advisory client. A principal transaction may also be deemed to have occurred if a security is crossed between an affiliated hedge fund and another client account. An agency cross transaction is defined as a transaction where a person acts as an investment adviser in relation to a transaction in which the investment adviser, or any person controlled by or under common control with the investment adviser, acts as broker for both the advisory client and for another person on the other side of the transaction. Agency cross transactions may arise where an adviser is dually registered as a broker-dealer or has an affiliated broker-dealer.

Item 12 – Brokerage Practices

Quantum does not have any formal "soft dollar" arrangements, and has no plans to enter into such arrangements in the future.

Quantum seeks best execution in all transactions. Various factors are considered in selecting a broker, including: financial condition; acceptable record keeping; ability to obtain best price; ability to provide client transaction history electronically, knowledge of market, securities and industries; commission structure; reputation and integrity; and no transaction fee, mutual and exchange traded funds.

Based on these criteria, Quantum has selected Charles Schwab Institutional (Schwab) as the broker and custodian for all Quantum clients. Schwab is a division of Charles Schwab & Co, Inc. Member FINRA/SIPC. Quantum participates in Schwab's institutional customer program and Quantum may recommend Schwab to Clients for custody and brokerage services. There is no direct link between Quantum's participation in the program and the investment advice it gives to its clients, although Quantum receives economic benefits through its participation in the program that are typically not available to Schwab retail investors. These benefits include the following products and services (provided without cost or at a discount): receipt of duplicate client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving adviser participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to client accounts); the ability to have advisory fees deducted directly from client accounts; access to an electronic communications network for client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to Quantum by third party vendors. Schwab may also have paid for business consulting and professional services received by Quantum's related persons. Some of the products and services made available by Schwab through the program may benefit Quantum but may not benefit its client accounts. These products or services may assist Quantum in managing and administering client accounts, including accounts not maintained at Schwab. Other services made available by Schwab are intended to help Quantum manage and further develop its business enterprise. The benefits received by Quantum or its personnel through participation in the program do not depend on the amount of brokerage transactions directed to Schwab. As part of its fiduciary duties to clients, the firm endeavors at all times to put the interests of its clients first. Clients should be aware, however, that the receipt of economic benefits by Quantum or its related persons in and of itself creates a potential conflict of interest and may indirectly influence Quantum's choice of Schwab for custody and brokerage services.

Item 13 – Review of Accounts

Quantum reviews client investment account positions at least monthly, but as often as daily, to determine if a client's portfolio needs rebalancing. Core investments are reviewed on a regular basis, though at a minimum every quarter. A client's portfolio design is reviewed when/if triggered by significant changes in personal circumstances, the general economy, or tax laws, or at the request of a client or meeting with the client.

Quantum has two reviewers, David DeWolf, CPA, CFP®, Principal, and Darius Gagne, PhD, CFP®, CFA. David DeWolf and/or Darius Gagne performs reviewer services for all clients.

Each quarter, Quantum provides clients via secure email with a written Quarterly Investment Review and a written Quarterly Account Statement which lists period performance, client holdings and transactions. We provide clients with tax information including the information necessary to complete IRS Form 1040 Schedule D on an annual basis.

Item 14 – *Client Referrals and Other Compensation*

Currently, Quantum does not provide compensation, either directly or indirectly, to a solicitor for client referrals. Nor does Quantum receive an economic benefit from any third party for investment advice or other advisory services provided to its clients.

Item 15 – *Custody*

It is Quantum's intention to only have custody over client assets to the extent we request the custodian (Schwab) to deduct advisory fees directly from client accounts. We follow procedures designed to help ensure that further custody is not inadvertently obtained over client assets.

Clients should receive at least quarterly statements from the broker or other qualified custodian that holds and maintains client's investment assets. Currently, Schwab provides statements on a monthly basis. We urge clients to carefully review such statements and compare such official custodial records to the account statements that we may provide. Our statements may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Item 16 – *Investment Discretion*

Quantum typically receives discretionary authority from the client at the outset of an advisory relationship to select the identity and amount of securities to be bought or sold. In all cases, however, such discretion is to be exercised in a manner consistent with the stated investment objectives for the particular client account.

When selecting securities and determining amounts, Quantum observes the investment policies, limitations and restrictions of the clients for which it advises. For registered investment companies, Quantum's authority to trade securities may also be limited by certain federal securities and tax laws that require diversification of investments and favor the holding of investments once made.

Investment guidelines and restrictions must be provided to Quantum in writing.

Item 17 – Voting *Client* Securities

Unless a client directs otherwise through its custodial relationship agreement with Schwab, Quantum does not have any authority to and does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. Quantum may provide advice to clients regarding the clients' voting of proxies.

Item 18 – Financial Information

Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about Quantum's financial condition. Quantum has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and has not been the subject of a bankruptcy proceeding.

Item 19 – Requirements for State-Registered Advisers

David DeWolf, CFP® , CPA

Date of birth: 1971

Credentials:

CFP® Professional

Certified Public Accountant

Education:

MBA, UCLA Anderson, 2005

Bachelor of Arts, UCLA, 1993

CPA, licensed in California in 1995.

Recent work history:

Quantum Wealth Management LLC, Co-President and Principal, 2005 to Present

NextLeft, CFO, 2005

North American Scientific, Vice-President of Corporate Finance, 2001-2004

Sand Hill Capital, Principal, 2000-2001

Darius G. Gagne, Ph.D., CFP®, CFA

Date of birth: 1970

Employment:

Credentials:

Series 7, 63

CFP® Professional

CFA Charterholder

Education:

B.S. in Physics, UCLA (University of California, Los Angeles), 1992

M.S. in Physics, UCLA, 1993

Ph.D. in Physics, UCLA, 1997

MBA, UCLA Anderson, 2005

Recent work history:

Quantum Wealth Management LLC, Co-President, Chief Compliance Officer and Principal, 2005 to Present

PIMCO (Pacific Investment Management Company) Newport Beach, California Vice President, Portfolio Manager and Financial Engineer, 2001 to 2005

ICor Brokerage, New York, New York, Product Manager, 2000 to 2001

Merrill Lynch, New York, New York, Vice President, Product Controller and Quantitative Analyst, 1999 to 2000

UBS, New York, New York; Stamford, Connecticut Assistant Vice President, Quantitative Analyst, 1997 to 1999

PROFESSIONAL DESIGNATIONS – MINIMUM QUALIFICATIONS REQUIRED FOR EACH DESIGNATION

CFA - Chartered Financial Analyst

Issued by: CFA Institute

Prerequisites/Experience Required:

Candidate must meet one of the following requirements:

- Undergraduate degree and 4 years of professional experience involving investment decision-making, or
 - 4 years qualified work experience (full time, but not necessarily investment related)
- Educational Requirements: Self-study program (250 hours of study for each of the 3 levels)

Examination Type: 3 course exams

Continuing Education/Experience Requirements: None

CPA – Certified Public Accountant

Issued by: California State Board of Accountancy

Prerequisites/Experience Required:

Candidate must meet the following requirements:

- A bachelor's degree;
- 24 semester units in accounting-related subjects;
- 24 semester units in business-related subjects;

- 150 semester units (or 225 quarter units) of education;
- Passing the Uniform CPA Exam;
- Two years of general accounting experience supervised by a CPA with an active license; and
- Passing an ethics course.

Examination Type: 3 course exams

Continuing Education/Experience Requirements: 80 hours of professional continuing education required every two years.

CFP - Certified Financial Planner

Issued by: Certified Financial Planner Board of Standards, Inc.

Prerequisites/Experience Required: Candidate must meet the following requirements:

- A bachelor's degree (or higher) from an accredited college or university, and
- 3 years of full-time personal financial planning experience

Educational Requirements: Candidate must complete a CFP-board registered program, or hold one of the following:

- CPA
- ChFC
- Chartered Life Underwriter (CLU)
- CFA
- Ph.D. in business or economics
- Doctor of Business Administration
- Attorney's License

Examination Type: CFP Certification Examination

Continuing Education/Experience Requirements: 30 hours required every two years