

Compliance Regulatory Experience:

While with **SunPower** I worked closely on our financial regulatory requirements to offer Loans and Leases to customers as well as the various state-by-state regulations governing the sale, installation and tax-credits available for solar installations.

- Regulatory experience with US Consumer laws including but not limited to the following
 - Reg E, Reg Z, Reg B, Reg V, CAN-SPAM, MLA, TCPA, SCRA, UDAAP, FCRA
- Regulatory experience with state-by-state laws regarding sales of solar systems to customers including right of rescission, license requirements and legal and compliance requirements for being able to obtain the carbon credits or tax incentives for solar installation.
- Initial work on identifying states where we (SunPower Financial) could engage in consumer lending and the regulatory licensing requirements to engage in business within those states (NY, CA, TX, OR, IL, CT and more).

At **Structure Financial**, I handled all aspects of our regulatory compliance strategy in conjunction with work done by outside counsel regarding our ability to offer digital assets / cryptocurrencies and tokenized real-world-assets.

- Our app-based trading platform was available in over 150 countries each of which required independent research, analysis and documentation of the rationale for offering services within that country.
 - Each specific country where service was available had a separate memo detailing the compliance, regulatory and legal opinions for why we could serve individuals in that country
 - Some countries were prohibited due to local laws and regulations in offering these products (e.g., USA, Canada, Japan, France).
- Structure was licensed under a regulatory sandbox by the Financial Services Commission of the British Virgin Islands and had undergone a complex evaluation of our products and services including compliance and regulatory explanations for how we would be managing our business
 - We provided direction of how we would wind down services, deal with complaints, return user funds and how we would manage our users and onboarding.
 - These policies, procedures and business plans all required the approval of the regulator before we were given the sandbox license.
- Full background knowledge of digital assets was required and had to be learned in order to understand how these assets were classified, how they could be used and transacted within each country.
- Tokenized real-world-assets were a unique and mostly unregulated product and required a significant amount of operating within an unclear regulatory and market structure while attempting to grow the user base and at the same time remaining on the right side of various regulatory bodies globally.

With **Goldman Sachs**, I primarily handled wealth management compliance issues related to FINRA and SEC requirements along with client complaints. This included ensuring appropriate investments, activities and behavior for financial advisors and their clients.

- Reviewing trades, client activity and answering questions from financial advisors about the types of business activities they could do, investment restrictions and whether something they wanted to do or say was compliant..
- Investigated and dispositioned client complaints related to the service they received, investments made, ability to exit certain investments (Limited Partnerships, Market-Linked-Investments, Private Placements, etc) and pricing issues related to trading, margin interest and account fees.
- Assisted with any regulatory inquiries or investigations into the office or individuals I supervised from our various state and federal regulators
- Experience working with PEP's and ultra-high-net-worth customers

At **Merrill Lynch / Bank of America**, I had broad exposure to regulatory requirements for financial services including wealth management, investment management, banking, credit cards, mortgages and handling client complaints.

- Responded to regulatory inquiries from FINRA & the SEC regarding the offices or individuals I supervised, including working with various state regulators as needed.
- Extensive work with client complaints including but not limited to investment performance, investment selection, elder financial abuse, fraudulent activity on accounts and trading violations.
- Regulatory experience with US Consumer laws including but not limited to the following
 - Reg E, Reg Z, Reg B, Reg V, CAN-SPAM, MLA, TCPA, SCRA, UDAAP, FCRA
- Regulatory Experience with SEC & FINRA rules including but not limited to the following:
 - Form ADV, Form CRS, Reg T, Reg W, Reg R
- Experience working with PEP's and high-net-worth customers
- Obtained my Series 7, 66, 9, 10 and 3 licenses which permit me to supervise the activity of other registered employees.