## Contact

www.linkedin.com/in/kengustin (LinkedIn)

## Top Skills

Strategy
Thought Leadership
Investment Banking

## Languages

English (Native or Bilingual)
French (Native or Bilingual)
Greek (Limited Working)
Russian (Elementary)
German (Limited Working)
Serbo Croatian (Elementary)

## Certifications

Effective Listening

## Publications

"Comprehensive Capital Analysis Review and Dodd-Frank Act Stress Testing: What's Next?"

"CECL: Wall Street Trailer Edition"

CCAR Super Bowl 2017 -- Special Teams Edition -- 4th-Quarter Drill

FRTB Masterclass Workshop Leader: "Fundamental Review of the Trading Book: Examining the Impact of the FRTB Regulation on Model Risk Management"

"TLAC Restrictions"

# Dr. Kenneth Gustin, Ph.D.

Senior Advisor | Strategy | Risk | Capital Markets | Derivatives | CCAR | FRTB | LIBOR | Treasury | Liquidity | IT | Structured Finance | PE | VC | M&A | Digital Assets | Tokenization | Due Diligence | Litigation Support

New York City Metropolitan Area

## Summary

VALUE PROPOSITION: OBJECTIVITY - TRANSPARENCY - RESULTS

• 2-Quantum Leap FinTech Solutions: High ROI, Fast Time-to-Value, $$$.
• Target Savings: $10,000,000+ (Net of Fees).
• Technology Private Equity Advisory (Business Plan, Corporate Structure, Go-to-Market Roadmap, Corporate Governance, Audit, Finance, Risk, FP&A, Capital Structure Optimization, Structured Finance Solutions (including Debt Financing, Derivatives, and Corporate Hedging), Funding Strategy Lead, M&A, IPO, Buyout).
• Business Partner for Large-Scale Tier-1 Bank Projects (Libor Transition; FRTB; CECL; IHC/BHC; CCAR; Stress Testing; Capital Optimization; Collateral; Liquidity Risk; Funding; Treasury; ALM; Counterparty Credit Risk; Capital Markets; Investment Book) and for Corporate Treasury.
• Member of Expert Networks for Subject Matter Expertise On-Demand.

VERSATILITY: WHAT'S HOT!

• Business Analyst/Senior Advisor: FinTech and Disruptive Innovation (Big Data; Artificial Intelligence; Machine Learning; In-Memory Analytics; Cloud Computing; Self-Service BI, SaaS).
• Business Analyst: Technology M&A.
• CCAR Support/Capital Planning/End-to-End Quality Assurance (Data; Controls; Analytics; Governance; Audit; Remediation; Corrective Action Plans): Wholesale Credit; Trading; PPNR; TLAC, RRP.

• Uncleared Margin Rules/UMR/OTC Derivatives; Governance/ GRC-ERM; Libor Transition; FRTB; Stress Testing; VaR; Structured Products; Liquidity; Collateral; CVA/XVA; CCP's; SFT's; CCR; ALLL; CECL; Loan Technology; MSR's; FP&A; Dodd-Frank; Basel.

CORE COMPETENCIES:

• Advanced Algorithm Design & Implementation (Structured Non-Linear Optimization Subject to Hard/Soft Constraints, w/Adaptive Logic & Stratified Weighting Schemes).
• Advanced Numerical Methods (Decision Sciences; Monte Carlo; Stochastic Simulation).
• Operations Research (Process Rationalization; TCO/Cost Reduction; Risk Mitigation; Change Management).
• CCAR CECL FRTB (Quality Assurance; Governance; Processes; Controls; Documentation; Data; Models; Aggregation; Reporting).
• Enterprise Risk Management (Strategy; Risk Framework Design, Controls,  Implementation; Governance; Models; Data; Stress Testing; Technology).

NETWORK UPDATE (Mar 10, 2023):
• 17,850+ 1st-Level Connections
• 19,000+ Followers

WEBSITE: www.IRRA-LLC.com

WHO WE ARE: INNOVATORS

OUR APPROACH: CONTEXT MATTERS

CONTACT: kenneth.gustin@gmail.com

SEE ALSO: "Speaking" Section below.

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## Experience

Independent Research and Risk Advisory LLC (Saint Petersburg, FL)
Founder, President, CEO, Owner – Subject Matter Expert, Business Consultant
June 2012 - Present (10 years 11 months)
On-Remote or On-Site (as needed)

Available for Special Situation Opportunities:  Senior Advisor to the CEO and/or the Board, Chief Risk Officer, Head of Risk, Chief Operating Officer, Chief of Staff, Program Manager (FRTB, LIBOR Transition, CCAR, CECL), Startups, FinTech, Private Equity, Head of Investor Relations, M&A, IPO.

At the Intersection of Thought Leadership and Pragmatism. Unlocking Value in the Transformation across Risk, Finance, Data, and Technology. Accelerating the 2-Quantum Leap Path to Increased Revenue at Lower Cost and Reduced Risk.

Geographically mobile. Dual Nationality: USA and France. European Union deployable.

A Global Strategist with vision, excellent analytical, problem solving, and communications skills, I offer unique European and Asian cultural awareness, hands-on project management experience, and team leadership supporting key C-suite stakeholders and senior management in the lines of business.

Extensive Capital Markets experience in quantitative disciplines, including Market Risk, Credit Risk, CVA / XVA, Liquidity Risk, Systemic Risk, Collateral Management, Implementation of Risk Control Infrastructure, Data Governance and Data Integrity Assurance, Validation of Risk Models, Scenario Construction, Value-at-Risk, Stress Testing, "Risks-Not-Covered", Valuation of Illiquid Securities and OTC Derivatives, MBS, MSR's, Credit Derivatives, Structured Finance, Economic Capital, Regulatory Capital, Basel, ROI Modeling, and Advanced Technologies for Trading and Risk Management.

International Experience and Cultural Diversity: Travel for Work, Education, and Cultural Enrichment in 30+ Countries on 5 Continents over 30+ Years; Harvard University Travelling Scholar with State Fellowships from France (Research in Applied Optics) and Greece (Studies in Modern Greek Language, Politics, and Culture).

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• 19,000+ Followers

WEBSITE: www.IRRA-LLC.com

CONTACT: kenneth.gustin@gmail.com

SEE ALSO: "Speaking" Section.

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### Independent Research and Risk Advisory – Independent Contractor (Saint Petersburg, FL)

Subject Matter Expert, Business Consultant, Independent Contractor

July 2010 - Present (12 years 10 months)

On-Remote or On-Site (as needed)

COVERAGE:

• Strategy Consulting and Execution (Research; Positioning; Policy; Infrastructure; Controls).

• Structured Finance.

• Financial Risk Management.

• Model Risk and Back-Testing.

• CCAR | DFAST Stress Testing for Structured Products and OTTI.

• CCAR Presenter (Incisive Media/Risk Training Event, 2016;  Structured Products Americas, 2016;  Financial Republic Conference, 2016).

• CECL Presenter (Financial Republic Conferences, 2017 and 2018).

• FRTB Presenter (WBS FRTB Conference, 2016;  GFMI Marcus Evans Master Class, 2017).

• CVA / XVA Methodology and Technology (GFMI Marcus Evans Master Class, 2014).

• Mortgage Servicing Rights (MSR's):  Valuation, Risk Management, and Stress Testing.

• Pipeline Risk.

• Loan-Level Portfolio Credit Risk Models and Technology, Model Validation, and Auto-Calibration Algorithms (Advanced Constrained Optimization).

• Trading and Risk Technology, and related FinTech M&A.

• Technology Selection, RFI/RFP Process and Implementation.

• Investment Risk Management.

• Capital Allocation and Risk Budgeting.

• Asset-Liability Management.

• ALLL Transition to CECL (Methodology, Analytics, Data, Technology).
• Liability-Driven Investment.
• Algorithmic Trading.
• Stochastic Processes.
• Hedge Strategy and Selection.
• Derivatives.
• Alternative Investments.
• Structured Products.
• Litigation Support.
• Illiquids and Distressed Assets.
• Coverage:  Banks, Hedge Funds, Family Office, Private Equity, Alternative Investment Funds, Insurance Companies, Pension Funds, Endowments.
• Member:  GARP  - Global Association of Risk Professionals.
• Member:  PRMIA - Professional Risk Managers' International Association.
• Member:  C3    - The Cloud Computing Consortium, Stevens Institute of Technology;  Working Group on Change Management and Culture.

NETWORK UPDATE (Mar 10, 2023):
• 17,850+ 1st-Level Connections
• 19,000+ Followers

WEBSITE: www.IRRA-LLC.com

CONTACT: kenneth.gustin@gmail.com

SEE ALSO: "Speaking" Section below.

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### Various Speaking Engagements (See also: "Publications" Section below.)

FRTB – CECL – CCAR – Stress Testing – PPNR – CVA/XVA – Structured Products – Technology

April 1997 - Present (26 years 1 month)

NYC - Washington, DC - Miami - Tampa - Orlando - Boston - London

• Speaker: "The Benefits to a Proactive Approach to Transition to CECL: Update", at the "2nd Annual CECL Conference", a Financial Republic Event; Miami, FL; (Mar 5th-6th, 2018).

• Speaker - Panelist: "The Benefits to a Proactive Approach to Transition to CECL", at the "CECL Conference", a Financial Republic Event; Miami, FL; (May 30th-31st, 2017).

• FRTB Masterclass Workshop Leader: "Fundamental Review of the Trading Book: The P&L Attribution Test", a GFMI Marcus Evans Event; NYC; (Feb 15th, 2017).

• Speaker: "How to Prepare for the Next CCAR", at "Stress Testing for Insurers", an Incisive Training Event; NYC; (Nov 29th-30th, 2016).

• Guest: "The 4th Annual Structured Products Washington D.C. Conference"; Washington, DC; (Nov 9th, 2016).

• Speaker: "State of the Financial Services Industry and Technology Challenges", The "Anaplan SMART BUSINESS TOUR 2016", sponsored by Deloitte; NYC; (Sept 22nd, 2016). Also White Paper and CCAR FP&A Blog.

• Speaker: "Structured Products Meets CCAR | DFAST Stress Testing: Models & Technology Challenges", at "Structured Products Americas, 2016", an Incisive Media Event; Coconut Grove, Florida; (May 19th-20th, 2016).

• Speaker: "The Role of Internal Audit in Stress Testing: CCAR & PPNR Reporting Accuracy (Model Governance, Data, Controls)", at the "2nd Annual Stress Testing Conference" in Miami, FL; (Apr 25th-26th, 2016) sponsored by Protiviti.

• Speaker-Panelist: "FRTB Conference: Towards Practical Implementation – CVA" in NYC; (Mar 10th-11th, 2016) hosted by WBS-World Business Strategies.

• 3Q2015 Interview by Risk Magazine: http://www.risk.net/risk-magazine/feature/2432874/ccar-leaves-modelling-teams-short-of-time-and-staff.

• CVA Masterclass Workshop Leader: "3rd Annual Derivative Funding and Valuation Forum: Incorporating Capital & Collateral Costs in Practical Derivative Pricing Strategy – Managing the CVA Project: Setup, Application, Review & Strategic Direction", a GFMI Marcus Evans Event; NYC; (Mar 3rd, 2014).

Enquire

Business Analyst, Senior Advisor (Formerly GlobalWonks)

December 2019 - Present (3 years 5 months)

Washington, District of Columbia, United States

Business Analyst, Senior Advisor: FinTech and Disruptive Innovation.

• Big Data; Artificial Intelligence; Machine Learning; In-Memory Analytics; Cloud Computing; Self-Service BI.
• CCAR Support, Capital Planning, End-to-End Quality Assurance (Data; Controls; Analytics; Governance; Audit; Remediation; Corrective Action Plans): Wholesale Credit; Trading; PPNR; TLAC, RRP.
• FRTB; LIBOR Replacement; Stress Testing; VaR; Structured Products; Liquidity; Collateral; CVA; CCP's; SFT's; CCR; ALLL; CECL; Loan Technology; MSR's; FP&A; Dodd-Frank; Basel.

ABOUT US

• We combine global knowledge expertise with data science to provide clients a single marketplace to bring their questions and receive insights from carefully curated experts – quickly, compliantly, and cost-effectively. Our products allow clients to connect directly with the expert they need instead of a generalist or an account manager. Independent professionals across the world, from professors and CEOs to scientists and diplomats, deliver fresh perspectives on a wide range of countries, markets, and industries.
• GlobalWonks set out to discover untapped or under-utilized experts and make their knowledge available more quickly than ever before. We began with the fundamental idea that organizations learning about a new issue never want just one opinion, they want a comprehensive understanding of their topic. Through our patented innovation, Network Pulse™, clients receive a range of expert insights in real time. They then choose an expert to go deeper with on a one-hour call or by commissioning a written report. Our agile pay per-engagement model ensures cost efficiency and user empowerment no matter where you are.

HOW IT ALL WORKS

• Ask a single question and GlobalWonks' proprietary technology instantly connects your submission to the most relevant experts around the world.
• Start receiving answers in real time.
• Stop there or go deeper with any expert you choose, through a one-hour call or a written report.

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Graphite
Graphite Expert (Subject Matter Expert, Independent Business Consultant, Advisor)
February 2021 - Present (2 years 3 months)

Expertise:  Litigation Support, Corporate Finance, Structured Finance, Startups, M&A, IPO, Capital Advisory, Funding, Structuring, Pricing, Investor Relations, Capital Optimization, FP&A, Forecasting, Risk Management, Liquidity, FinTech, SaaS, Cloud, AI, ML, Neural Networks, Treasury, Trading and RiskTech, Data, Governance, Project Team Lead, LIBOR Transition, FRTB, CCAR, CVA/XVA, CECL, Technology, Change Management, Investment Banking, Capital Markets, Derivatives, Treasury, Transversal Solutions, Integration, Benchmarking.

About Graphite:

Empowering the modern company with expertise.
• Graphite is a technology platform that is powering the future of work.
The best talent is going independent, and companies need to tap into this workforce to innovate and stay ahead of the curve.
• We make it fast, easy and safe for the two sides to connect, work together and get more done.
• Graphite was founded in 2014 and has offices in San Francisco (HQ) and New York.

Your Go-To Network for Deep Expertise.
• Graphite has assembled and vetted a pool of 6,000 independent experts, consultants, executives and boutique firms who can supercharge various areas of your organization.
• Graphite Experts are masters in their fields and typically possess deep domain and/or functional expertise.

Graphite's Proprietary Vetting Process.
• We've built a proprietary vetting process, powered by human touch and technology, that enables us to identify the best talent available on the independent talent market.
• Only 1 out of 20 experts make it through this process.
• Graphite Experts are expected to perform at a very high level and have been rated 4.8 out of 5 stars by our clients across thousands of successful engagements.
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## Dialectica

### Specialist (Subject Matter Expert, Independent Business Consultant, Advisor)

January 2021 - Present (2 years 4 months)

Coverage: Litigation Support, Corporate Finance, FinTech, Startups, Trading and Risk Technology, Blockchain, AI, Machine Learning, Neural Networks, Hedge Funds, Capital Markets, Private Equity, Venture Capital, Structured Finance, New Markets, Capital Structure Optimization, M&A, Risk, Audit, Corporate Governance.

About Dialectica:

ABOUT US
• At Dialectica we work on the most interesting and time critical projects for a global client base of leading investment & corporate stategists.
• We enable clients to make decisions faster, reduce risk and to save time by connecting them with industry specialists holding deep knowledge in the most niche markets.

OUR SERVICE
• Dialectica is the high touch knowledge sharing platform for the world's leading investment and corporate decision makers.
• Our technology driven bespoke research workflow enables us to locate, engage and screen industry specialists unavailable through traditional networks.
• Recognised as the #1 ranked knowledge sharing platform globally & trusted by the world’s leading investment and corporate decision makers.

OUR CLIENTS
• Institutional investors with combined assets under management surpassing 1 trillion USD.
• 9 /10 of the largest global strategy consulting firms.
• Fortune 500 global corporates & high growth venture backed challengers
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## GLG (Gerson Lehrman Group)

### Subject Matter Expert, Business Consultant, Council Member

August 2011 - Present (11 years 9 months)

On-Remote

Expert Advisor: Strategy | Transformation | Governance | Risk Management | Capital Markets | Structured Finance | FRTB | CECL | CCAR | Stress Testing | Capital Plan | Technology | Data | Project Delivery | Audit Support

NETWORK UPDATE (Mar 10, 2023):
• 17,850+ 1st-Level Connections
• 19,000+ Followers

TOP VIEW RANKINGS (as of Feb 16th, 2017):
• #1 of 95 "Professionals like You" (Top 1%)
• #1 of 760 "Profiles at Incisive Media" (Top 0.1%)
• #2 of 3,818 "Profiles at GLG" (Top 0.05%)
• #31 of 8,912 "1st-Level Connections" (Top 0.3%)
• 8,832 Followers

About GLG:  GLG (Gerson Lehrman Group, Inc.) is the world's leading platform for professional learning. Business leaders, investors, consultants, social entrepreneurs, and other top professionals rely on GLG to learn in short- and long-term engagements from a membership of more than 425,000 experts. Clients partner with GLG to address their most complex strategic challenges, make better business decisions, and advance their careers through conversations, mentorships, small group convenings, surveys, and other interactions—all within a rigorous compliance framework. Global, technology-driven, and nimble, GLG's approximately 1,100 employees work in 22 offices in 12 countries.

### Infopro Digital

### Senior Advisor:  Strategy and Transformation in Risk, Finance, and Technology

February 2018 - Present (5 years 3 months)

On-Remote

Chartis Research Limited, a Company of Infopro Digital Services Limited.
Research and Practitioner Perspective (Advisory Board Member 2016-2017):

• Fundamental Review of the Trading Book (FRTB) Regulations and Their Impact.
• Enterprise-Level Stress Testing Solutions.
• Collateral Management Systems.
• Model Risk Management.
• Pricing & Valuation Solutions.

• Credit Risk (Counterparty Credit Risk, CVA, CECL, Wholesale Credit).
• Other (to be announced).

About Chartis Research:

Chartis is the leading provider of research and analysis on the global market for risk technology. It is part of InfoPro Digital which owns market leading brands such as Risk and Waters Technology. Chartis' goal is to support enterprises as they drive business performance through improved risk management, corporate governance and compliance and to help clients make informed technology and business decisions by providing in-depth analysis and actionable advice on virtually all aspects of risk technology.

Areas of expertise include:
- Credit risk
- Operational risk and governance, risk and compliance (GRC)
- Market risk
- Asset and liability management (ALM) and liquidity risk
- Energy and commodity trading risk
- Financial crime including trader surveillance, anti-fraud and anti-money laundering
- Cyber risk management
- Insurance risk
- Regulatory requirements including Basel 2, Basel 3, Dodd-Frank, EMIR and Solvency II

Chartis is solely focused on risk and compliance technology which gives it a significant advantage over generic market analysts.

The firm has brought together a leading team of analysts and advisors from the risk management and financial services industries. This team has hands-on experience of implementing and developing risk management systems and programs for Fortune 500 companies and leading consulting houses.

### Experfy
Subject Matter Expert, Business Consultant, Member:  EXPERFY – Harvard Innovation Launch Lab
October 2015 - Present (7 years 7 months)
On-Remote

Expert Advisor: Strategy | Transformation | Governance | Risk Management | Capital Markets | Structured Finance | FRTB | CECL | CCAR | Stress Testing | Capital Plan | Technology | Data | Project Delivery | Audit Support

About Experfy:  Experfy, based in the Harvard Innovation Lab, is a managed marketplace for Big Data and analytics consulting. For companies that want to harness the hidden power of their data but don't possess the required expertise, Experfy's global marketplace matches them with screened and qualified experts from around the globe to deliver technology and business solutions on demand. Unlike large, costly, and slow-moving professional services firms, Experfy delivers actionable and profitable insights quickly and efficiently, often 3x to 5x faster and with 50% savings. Experfy provides advisory services, big data readiness assessments, roadmaps, predictive dashboards, algorithms, and a number of custom solutions for each industry.

## VALUER AI

### Senior Advisor and Critical Technology Reviewer

March 2021 - Present (2 years 2 months)

Copenhagen, Capital Region, Denmark

Senior Advisor and Critical Technology Reviewer ("The Last Stop" before AI Startups get presented to Corporations).

ABOUT US:

INNOVATION DELIVERED. RIGHT AT YOUR FINGERTIPS.
Valuer connects innovation supply with innovation demand.

ORGANIZATIONS ARE SHIFTING TOWARD DIGITAL INNOVATION WORKFLOWS.
Valuer offers two distinct products for all stages of the digital innovation workflow. From discovering disruptive markets to crowdsourcing technology and selecting new applications and critical business models.

WE ARE THRILLED TO JOIN NASDAQ FIRST NORTH PREMIER GROWTH MARKET!
Since Valuer's establishment in 2017, Valuer has built a market leading platform for the management of innovation workflows. Specifically, Valuer's focus has been concentrated around product development and fostering a strong organizational setup. Valuer is now ready to shift focus towards sales and marketing to drive a successful execution of the company's growth

strategy. By joining the Nasdaq First North Premier Growth Market allows Valuer to raise the capital needed to pursue the next steps in the company's international growth journey.

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AlphaSights

Senior Advisor:  Strategy and Transformation in Risk, Finance, and Technology

August 2018 - Present (4 years 9 months)

On-Remote

Expert Advisor: Strategy | Transformation | Governance | Risk Management | Capital Markets | Structured Finance | FRTB | CECL | CCAR | Stress Testing | Capital Plan | Technology | Data | Project Delivery | Audit Support

About Alphasights:  AlphaSights is a global leader in knowledge search. Our mission is to connect the world's top professionals with the world's best knowledge, helping them accelerate research, improve critical decisions, sharpen their thinking and drive their business forward. Investment firms, consultancies, corporations and non-profits rely on AlphaSights to connect them efficiently and intelligently with experts across all industries and regions.

Coleman Research

Senior Advisor:  FinTech | Innovation | Strategy | Capital Plan | Funding | Risk | Seed | IPO | M&A

July 2019 - Present (3 years 10 months)

On-Remote

Industry Expert:   FinTech | Innovation | Strategy | Capital Plan | Funding | Risk | Structured Finance | Private Equity | Alternative Investments | Structured Products | Private Placements | Seed | IPO | M&A | Transformation in Risk, Finance, and Technology |  Governance | Risk Management | Capital Markets Trading and Risk Technology | FRTB | CECL | CCAR | Stress Testing | Data | Project Delivery | Audit Support

About Coleman Research Group:  Coleman Research Group is a leading expert networking service provider that prides itself on being first with knowledge. With over a decade of experience, Coleman excels in connecting leading investment firms, consultancies, and corporations with first-hand knowledge from specialized industry experts. Coleman's commitment to providing high-quality experts, personalized customer service, and rigorous compliance are the key drivers of its success. Coleman has offices in New York, London, Hong Kong, Raleigh, San Francisco, and Boston.

### Magellan Research Group

Senior Advisor:  Strategy and Transformation in Risk, Finance, and Technology

January 2019 - Present (4 years 4 months)

On-Remote

Expert Advisor: Strategy | Transformation | Governance | Risk Management | Capital Markets | Structured Finance | FRTB | CECL | CCAR | Stress Testing | Capital Plan | Technology | Data | Project Delivery | Audit Support

About Magellan Research Group:
Magellan Research Group is a primary research platform that provides quick access to knowledge across the globe for corporate decision makers and investment professionals.
As the world's economy becomes more complex, our clients turn to us to stay competitive and knowledgeable on the key issues that are driving change. We connect our clients with top industry professionals and key opinion leaders across a range of industries and geographies that hold specific subject matter expertise. Our ability to broker such knowledge so quickly is changing the way investment professionals and corporate strategists think about their primary research tools.
We were founded upon the principle that the conventional way of processing information is changing rapidly as the world becomes more connected. The boundless amount of information on today's industries often blurs the line of true knowledge and speculation. Our goal at Magellan Research Group is to guide our clientele up the learning curve as quickly as possible by connecting them with the individuals who hold such knowledge.
We broker knowledge through a wide range of channels that is changing the way due diligence and fact-finding missions are carried out. The process of how information is exchanged is rapidly changing, and Magellan Research Group is on the forefront of helping corporate decision makers and investment professionals capitalize on the breadth of knowledge available.

### Mintebi

Subject Matter Expert, Business Consultant, Member

January 2016 - Present (7 years 4 months)

On-Remote

Expert Advisor: Strategy | Transformation | Governance | Risk Management | Capital Markets | Structured Finance | FRTB | CECL | CCAR | Stress Testing | Capital Plan | Technology | Data | Project Delivery | Audit Support

About Mintebi:  Mintebi is an online powerhouse for peer-to-peer market intelligence.  We connect clients with leading industry experts and provide the tools that convert front-line insights into tailor-made reports.  Mintebi helps all types of organisations, including startups, build the optimal foundation for strategic decision-making.  All experts are carefully selected and vetted by our team, and membership is free and non-binding.

### Convetit - Think Tank

Senior Advisor:  Strategy and Transformation in Risk, Finance, and Technology

February 2016 - Present (7 years 3 months)

On-Remote

Expert Advisor: Strategy | Transformation | Governance | Risk Management | Capital Markets | Structured Finance | FRTB | CECL | CCAR | Stress Testing | Capital Plan | Technology | Data | Project Delivery | Audit Support

About Convetit:  Convetit is a disruptive marketplace and methodology for companies looking to reinvent their research and innovation capability, and outpace their competition. Launched in late 2014 in Palo Alto, CA, already scores of Fortune 500 companies rely on Convetit for rapid process/technology innovation, identifying market white-space, vet prototypes, or explore future trends. Convetit’s groundbreaking science-of-engagement is fundamentally changing the speed and accessibility to diverse expert perspective (external and/or internal), and producing compelling reports that impress CEOs, clients, and customers, at a fraction of time and effort of traditional research/consulting.

Thank you to Barbara Friedberg, to Team Convetit, and to all the participants in this timely discussion...  #AI  #PoweredbyConvetit  http://ow.ly/Sdif303Jtdd

### Third Bridge (formerly Cognolink)

Subject Matter Expert, Business Consultant, Member

May 2016 - Present (7 years)

On-Remote

Expert Advisor:  Strategy | Transformation | Governance | Risk Management | Capital Markets | Structured Finance | FRTB | CECL | CCAR | Stress Testing | Capital Plan | Technology | Data | Project Delivery | Audit Support

About Third Bridge: Third Bridge provides private equity firms, hedge funds and strategy consultants with the information that they need to understand the value of their investment opportunities. Our vision for delivering deep insight and unbiased market intelligence has evolved into a business with a range of complementary services, five offices across three continents and a global client base. Whether it is facilitating a private conversation with an industry veteran, moderating a dialogue between experts and investors, or extracting insights from within the supply chain of a poorly documented industry, we are on our clients’ side, helping them to make informed investment decisions.

Prior to December 2015, Third Bridge was known as Cognolink.

### Tier-1 Global Advisory Firm and Confidential Tier-1 International Banking Group (G-SIB)

Senior Subject Matter Expert and Business Analyst (OTC Derivatives)
July 2021 - October 2021 (4 months)
On-Remote

C-Suite Strategic Regulatory Risk Project:  Firm-wide Uncleared Margin Rules (UMR) for OTC Derivatives and Collateral Optimization (Data - Technology - Processes - Controls - Risk - Finance - Treasury - Collateral Funding - Operations - Change Management).

### Team Trump-Pence 2016 and 2020: "The MAGA Continues"

Campaign Volunteer | "Bulldozer in Motion":  Strategy - Media - Groundgame
October 2016 - January 2021 (4 years 4 months)
On-Remote and Boots-on-the-Ground (Florida, NYC, Washington, DC)

NETWORK UPDATE (Mar 10, 2023):
• 17,850+ 1st-Level Connections
• 19,000+ Followers

LET'S CONNECT!

TOP VIEW RANKINGS (as of Feb 16th, 2017):
• #1 of 95 "Professionals like You" (Top 1%)
• #1 of 760 "Profiles at Incisive Media" (Top 0.1%)
• #2 of 3,818 "Profiles at GLG" (Top 0.05%)
• #31 of 8,912 "1st-Level Connections" (Top 0.3%)
• 8,832 Followers

A PLACE IN HISTORY:

1776 (243 years ago) :  Philadelphia -- The Cradle of Liberty.

2019 (243 years later):  Washington, DC -- The New Cradle of Power.

ON THE TRUMP-PENCE CAMPAIGN CIRCUIT:

10/24/2016: Saint Augustine, Florida -- President-Elect Donald J. Trump

10/31/2016: Clearwater, Florida -- Vice-President-Elect Mike Pence

11/02/2016: Orlando, Florida -- President-Elect Donald J. Trump

11/07/2016: Sarasota, Florida -- President-Elect Donald J. Trump

12/16/2016: Orlando, Florida -- President-Elect Donald J. Trump

01/20/2017: Washington, DC -- Invited to Attend the Inauguration

02/18/2017: Melbourne, Florida -- President Donald J. Trump

ON-GOING APPROVAL POLLS AND FEEDBACK:

11/20/2016: 100 Day Plan of Action Survey

01/27/2017: Crafting the First 100 Days Agenda Survey

02/17/2017: Mainstream Media Accountability Survey

02/24/2017: President Trump's First Month Approval Survey

02/27/2017: President Trump's State of the Union Survey

03/01/2017: President Trump's Congressional Address Approval Poll Survey

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11/11/2017:  Official Weekly Approval Poll

11/16/2017:  2017 Listening to America Survey

...

01/28/2018:  State of the Union Survey

02/05/2018:  Official Issue Approval Poll

03/03/2018:  First Approval Poll since 2020 Announcement

03/03/2018:  Official Presidential Job Performance Poll

03/03/2018:  2018 Listening to America Survey

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2019-2020:   On-going Official Issue Approval Polls and Various Surveys

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MAKING IT HAPPEN:

Getting back to our Roots that founded this Great Nation.

Moving The Needle Together -- Draining the Swamp -- Bulldozers in Motion.

Making America Great Again!

Omni Advisory Group LLC

Global Head, Capital Advisory Practice Leader - Head of Structuring, Head of Investor Relations

April 2020 - December 2020 (9 months)

On-Remote or On-Site (as needed)

TECHNOLOGY INVESTMENT BANKING: CONFIDENTIAL RELATIONSHIP CLIENT, EARLY-STAGE PRIVATE EQUITY. ** ADVANCED DEAL DISCUSSIONS ARE UNDERWAY -- STAY TUNED **

• Full Life-Cycle Capital Advisory and Optimization, including overall Strategy and Execution.

• Strategic Business Alliances, Go-to-Market Strategy, Brand Positioning, and Marketing Campaign.

• Target State Operating Model at the Holding level with alignment of Corporate Structure and Capital Structure; Seed Round plus Series-A and Warrants; Deal Structuring and Pricing; Deal Execution.

• Head of Investor Relations, including Investor Outreach, composition of Syndicate Group, negotiation of Terms and Conditions, and End-to-End Quality Assurance on the Transaction Management Team.

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ABOUT THE CAPITAL ADVISORY PRACTICE AT OMNI ADVISORY GROUP:

Bespoke Full Life-Cycle Capital Solutions, including Private Equity and Structured Finance, Structured Debt Private Placements, Capital Raise, Restructuring, M&A, and IPO Advisory.

• Capital Plan, Capital Structure Optimization, International Treasury, Liquidity Management, Collateral Management, Balance Sheet Optimization and ALM, GRC (Governance, Risk, and Compliance), Financial Risk Management, Enterprise Risk Management, Distribution Channel Performance Improvement, Product Pricing, and Brand Value Enhancement.

• Structured Products, Derivatives, Cross-Asset Class Solutions, and Special Situations.

• FinTech, Artificial Intelligence, Machine Learning, SaaS, Transformation, and New Markets.

Serving Hedge Funds, Family Office, Registered Investment Advisers, UHNW, Alternative Investment Managers, Private Equity Firms, Venture Capital, Investment Banking, Pension Funds, Foundations, Endowments, and Chief Investment Officers at Bank and Insurance Company Investment Funds.

## Click Deal Buy! Ecommerce | Transformed

### Board Member and Advisor to the Founder, Chairman & CEO of Click, Deal, Buy! Inc.

July 2019 - March 2020 (9 months)

Greater Chicago Area;  On-Remote or On-Site (as needed)

"CLICK DEAL BUY!" PRIVATE EQUITY INVESTMENT OPPORTUNITY: AI + SaaS + RETAIL / E-COMMERCE

A Message from Lanny Rutkin -- Founder, Chairman & CEO of Click, Deal, Buy! Inc. :

Click Deal Buy! is a Multi-Recurring Revenue generating e-Commerce SaaS Software Development Company creating AI-Driven Retail.  Our proprietary DealFactory™ cloud gives B2B the ultimate in Dynamic Incentive-Based Price Optimization, Hyper-Personalized Consumer Shopping and Inventory Turns in order to achieve the highest in Cart Conversion Rates.  It's really simple:  1) Click on or Scan one or more products.  2) Click on the new "DEAL" button.  3) Buy!

Click Deal Buy! is the ultimate global answer to higher Conversion Rates, more Sales and Inventory Turns.

All Inquiries regarding the Seed Round Capital Raise and the Click Deal Buy! Virtual Roadshow Tour which is now underway should be directed to either:

Dr. Kenneth Gustin, PhD., Advisor to the Chairman and CEO of Click Deal Buy! Inc.
E-mail: KenG@Clickdealbuy.com
or

Michael P. Mulhall, Advisor to the Chairman and Board of Directors of Click Deal Buy! Inc.
E-mail: Michael@clickdealbuy.com
Phone: 212.220.6776

#SaaS #AI #Retail #eCommerce #b2b #b2c #FinTech #privateequity #alternativeinvestments #seedround #funding #consumer #innovation

### Confidential/Undisclosed Startup Client in the Digital Media - Film Industry

Senior Strategic Advisor to the Owner, Film Director, and Executive Producer
January 2017 - September 2017 (9 months)
On-Remote

Strategic Advisory and Transaction Management:

• Created Go-to-Market Strategy, Funding Strategy, and Marketing Strategy for Capital Raise/Alternative Investments.
• Contributed to the overall Film Commercialization and Distribution Strategy as "Part 1 of a Trilogy".
• Conducted Independent Market Research, Deal Structuring and Origination, and Price Discovery.
• Wrote and packaged the "Virtual Road Show" Investors Presentation Slide Deck.
• Created Mock Interview Meeting Content (Questions for/by Prospective Investors) and led Training Sessions to prepare #the Executive Producer and Management Team for 1-on-1 "Virtual Road Show" Meetings with Prospective Investors.
• Wrote the NDA's, Term Sheet, Conditions Precedent, Legal Attestations, Disclosure Documentation, and Letters of Intent for sign-off by the Legal Team.
• Provided context for Payments/Settlement, Accounting, and Tax Considerations.
• Produced a framework for Risk Management covering Financial Risk, Legal Risk, and Operational Risk.
• Provided a framework for PMO/Project Management using Microsoft Project 2010 Professional Edition.
• Led Quality Assurance oversight for Document Governance, including Content and Versioning.
• Provided guidance on InfoSec, Cyber Security, and Business Continuity Planning.

• Contributed to the refinement of the Business Plan, Project Plan, Film Budget, and Workforce Planning, adding capabilities for Contingency Planning and Disclosure.
• Member of the Creative Team.
• Client Team Members: Owner of the Film and of the Production Company; Film Director & Executive Producer; Public Relations Director & Associate Producer.

### Anaplan
Senior Advisor:  Thought Leadership (Risk – Strategy – Transformation) in Finance and Technology
April 2016 - March 2017 (1 year)
On-Remote and New York, NY

Forbes 100 "Best in Cloud" FinTech Client:  Anaplan, Ranked #23 on the Forbes 2017 "World's Best 100 Cloud Companies" (#28 in 2016).

Senior Advisor:  Thought Leadership (Risk – Strategy – Transformation) in Finance and Technology

• Strategic Positioning in Financial Services (Product, Client, Use Cases).
• Pre-Sales Support.
• Speaker: "State of the Financial Services Industry and Technology Challenges", The "Anaplan SMART BUSINESS TOUR 2016", sponsored by Deloitte; NYC; Sept 22, 2016. https://www.anaplan.com/smartbusinesstour/
• White Paper:  "A 2-quantum leap: Opportunities for the next generation". https://www.anaplan.com/papers/a-2-quantum-leap/
• CCAR FP&A Blog:  "Comprehensive Capital Analysis Review and Dodd-Frank Act Stress Testing: What's Next?", sponsored by Anaplan; (Feb 25th, 2017).  https://www.anaplan.com/blog/ccar-new-twists-road/

About Anaplan:  https://www.anaplan.com/about/
From small spaces…
…come big ideas.
The innovation continues.

### Chartis Research Limited, an Incisive Media company (http://www.chartis-research.com)
Advisory Board Member
February 2016 - January 2017 (1 year)
On-Remote

Research and Practitioner Perspective (Advisory Board Member 2016-2017):

• Fundamental Review of the Trading Book (FRTB) Regulations and Their Impact.
• Enterprise-Level Stress Testing Solutions.
• Collateral Management Systems.
• Model Risk Management.
• Pricing & Valuation Solutions.
• Other (to be announced).

About Chartis Research: Chartis is a leading provider of research and analysis covering the global market for risk management technology. Chartis is solely focused on risk technology giving it significant advantage over generic market analysts. Chartis has brought together a leading team of analysts and advisors from the risk management and financial services industries. This team has hands-on experience of implementing and developing risk management systems and programs for Fortune 500 companies and leading consulting houses.

### The Boston Consulting Group (New York, NY)

CCAR – Expert Advisor to Platinion North America (a Boston Consulting Group Company)

August 2014 - March 2015 (8 months)

New York, NY

Expert Advisor to Platinion North America (a Boston Consulting Group Company)
Direct Report to the CEO of Platinion North America (a Boston Consulting Group Company)

CCAR 2015

Leadership:
• Supported the Internal Audit Models Team at a Tier-1 International Banking Group.
• BCG / Platinion CCAR 2015 Steering Committee Member.

Subject Matter Expertise:
• #1 MRIA Team Lead -- Wholesale Credit: Loan Loss Forecasting Models; ALLL; Feeder Models; Aggregation; PD/LGD/EAD; CRE; Margin Lending / Private Bank.

• MRA Team Lead -- Capital Markets: Trading; Counterparty Credit Risk; CVA and Risks not Captured in CVA Models; Feeder Models; Aggregation; Multi-Factor IDR Models; Central Counterparties (CCP's) and Systemic Risk; Securities Financing Transactions; Repo; Structured Repo.

Process:

- Risk Governance Framework.
- Model Validation, including Model Calibration and Implementation.
- Data.
- Portfolio Segmentation.
- Recommendations.
- Documentation.
- Supported the Retail Models Team on Loan-Level Mortgage Portfolio Models.
- Mentoring.

### Chartis Research Limited, now an Incisive Media company (http://www.chartis-research.com)

Subject Matter Expert, Business Consultant

May 2012 - September 2012 (5 months)

On-Remote

Subject Matter Expert: Capital Markets, Market Risk, Trading Counterparty Credit Risk, Collateral Management, Liquidity Risk, ALM.

Expert Advisor: Collateral Management Technology.

About Chartis Research: Chartis is a leading provider of research and analysis covering the global market for risk management technology. Chartis is solely focused on risk technology giving it significant advantage over generic market analysts. Chartis has brought together a leading team of analysts and advisors from the risk management and financial services industries. This team has hands-on experience of implementing and developing risk management systems and programs for Fortune 500 companies and leading consulting houses.

### Pelican Consulting Ltd (Isle of Wight, UK)

Subject Matter Expert, Business Consultant

February 2012 - July 2012 (6 months)

On-Remote

Subject Matter Expert:  Capital Markets, Market Risk, Trading Counterparty Credit Risk, Collateral Management, Liquidity Risk, ALM.

Expert Advisor:  Enterprise Risk Management Architecture Design and Program Coordination.

About Pelican:  Pelican Consulting Ltd (Pelican) works in global markets, global banking and energy markets.  Pelican's specialty is in business-led IT strategy, project management and implementation with special focus on risk management and treasury.

Consulting services in:
• System selection and implementation.
• Project management prototyping, proof of concept, and pilots system architecture.
• Data architecture.
• Business analysis.
• Software development and integration.
• Specialized particularly in Credit Risk and Liquidity Risk.

### Primatics Financial, LLC (McLean, VA)
Director, Risk Management Advisory
July 2009 - June 2010 (1 year)

• Impaired Consumer Credit Risk Management, Post-Merger.
• SOP03-3 related issues.
• Mortgage Portfolio Analytics and Model Calibration.
• Distressed Residential Loans (1st- and 2nd-lien).
• End-to-end review of Distressed Credit Portfolio Risk Analytics for a Client activity in run-off  (Data;  ETL;  Segmentation;  customization of Vendor technology;  Model Calibration;  Automation;  Performance;  ALLL;  Documentation) and Client presentation.
• Loss Forecasting.
• Cloud Computing.
• OLAP Self-Service Business Intelligence.

### Raymond James Financial, Inc. (Saint Petersburg, FL)
5 years 9 months

Vice President, Financial Risk Management

March 2006 - November 2008 (2 years 9 months)

• Direct report to the Chief Risk Officer. Prepared technical analysis and recommendations on various matters. Contributed to Special Projects related to Market Risk and Credit Risk. FAS157 Subject Matter Expert for Risk.
• Monitored Market Risk profile firm-wide. Resolved issues. Wrote the quarterly Interest Rate Risk Disclosure for the 10Q / 10K. Represented the firm with External Auditors, Regulators, and Rating Agency.
• Exercised Independent Control Function over month-end pricing for Fixed Income at Broker / Dealer and at Bank subsidiary. Member Fixed Income Credit Committee and Structured Products Committee. Member of Bank subsidiary's Asset Liability Management Committee and Investment Review Committee.
• Prepared and delivered internal presentations on Market Risk, RAROC, and business plan.
• Referred industry peers and C-level vendor contacts. Managed vendor relationships. Achieved cost-effective upgrade in analytics via outsourced ASP Managed Service offering by Algorithmics.

### Vice President, Risk Management Systems and Controls

March 2003 - February 2006 (3 years)

• Design and Build-out of Fixed Income Analytics and Controls Infrastructure.
• Designed enhanced risk analytics architecture for Fixed Income cash trading and derivatives, including Value-at-Risk, Stress Testing, and Back-Testing, from First Generation platform to Third Generation. Led technology selection process and implementations. Negotiated terms on behalf of project sponsor with vendors. Developed and validated pricing models, proprietary risk reporting, and P&L. Managed full time DBA / programmer.
• Created a risk budgeting process to set limits and reserves on interest rate derivatives.
• Validated month-end MtM for Institutional Fixed Income trading books at Broker / Dealer.

## DXC Technology

### Senior Manager, Investment Banking / Financial Services Group

November 2000 - December 2002 (2 years 2 months)

Paris, Île-de-France, France

The former Computer Sciences Corporation / CSC Peat Marwick (Paris, France).

• Specialized in Risk Management, Trading Technology, and Derivatives. Contributed to various studies and led implementations of Front Office / Middle Office solutions.  Client-facing position.
• Client focus included investment banks, securities trading firms, Broker / Dealers, and European hedge funds.
• Created a Center of Excellence in Technology Integration with a Vendor-sponsored Certification Program.

### McKinsey & Company, Inc. (Paris, London, Berlin, Rome, Milan)
### Senior Consultant, European Risk Management Practice / Financial Institutions Group
1999 - 1999 (less than a year)

• Senior Practice Specialist in Risk Management Technology, Organizational Infrastructure, and Methodologies for Market Risk and Credit Risk.  Advisor: Client Strategy (Distressed Real Estate, Distressed Structured Products, Cross-Border).  Client-facing position.
• Contributed to Strategy Team studies:  GSE's;  Credit Derivatives;  Asset Securitization;  Full Lifecycle Wholesale Credit Portfolio Management;  gained experience with the Credit Portfolio View wholesale credit portfolio risk management platform.

### European Bank for Reconstruction and Development (London, UK)
2 years 8 months

### Head, Product Support Group / Treasury / Product Control and Middle Office / Finance Vice Presidency
May 1998 - October 1998 (6 months)

• Head of Treasury Product Control and Middle Office.  Led an International Team of eight persons during Treasury Front Office/Middle Office systems migration for Trading and Risk.
• Assured daily matched operational liquidity on a GBP 20 Billion funding book out to two weeks and also daily liquidity with Futures Clearing Brokers.
• Product Specialist in complex derivatives and structured transactions, EMTN's, and asset swaps.  Controlled deal booking in Treasury systems. Reconciled daily P&L and futures brokers reports.  Performed Daily P&L Attribution Analysis and assured Effective Challenge of Data and Models. Managed ISDA Master Agreements and Credit Support Annexes.  Managed the Daily Collateral Management Process.
• Technical Advisor:  Summit implementation, User Acceptance Testing, Model Validation.

Principal Manager, Independent Risk Control Unit / Finance Vice Presidency

March 1996 - April 1998 (2 years 2 months)

• Co-founder of the Unit. Design and Build-out of Analytics and Controls Infrastructure. Referenced in Euro Money Magazine.

• Wrote weekly Market Risk Management report. Contributed to Asset Liability Management Committee. GBP 20 billion Balance Sheet with 1:1 gearing.

• Controlled Market Risk across all Treasury activities (Trading, Funding, ALM), with special focus on structured transactions and exotic derivatives. Controlled Model Risk in Structured Credit Trading. Authored transaction booking guidelines. Assisted with negotiation of Credit Support Annexes.

• Designed and implemented proprietary VaR framework and proprietary stress testing framework. Monitored new Risk Technology. Established and managed Vendor relationships. Managed team of quantitative analysts / developers.

## Banque Nomura France (Paris, France) / Nomura International PLC (London, UK)

1 year 4 months

### Vice President, Corporate Finance

March 1995 - February 1996 (1 year)

Investment Banking Division:

• SFA (Securities and Futures Authority, London) Registered Representative in Securities and Financial Derivatives.

• New Issues Origination: straight and convertible debt, highly-structured Euro Medium Term Notes and public bond issues, quasi-equity, equity-linked products, equity derivatives, swaps, and other hedging techniques.

• French privatizations, Structured Finance, Project Finance in France and Asia, and tax-based Financial Leasing.

### Vice President, Private Placements / Structured Sales

November 1994 - February 1995 (4 months)

Debt Capital Markets Division:

• SFA (Securities and Futures Authority, London) Registered Representative in Securities and Financial Derivatives.

• Marketed a multi-tier Structured Financing deal in support of commercial real estate acquisition in Paris.

• Marketed Structured Products and targeted buy-backs of Structured Notes in French secondary market in team collaboration with Capital Markets and Derivatives Desks.

## Banque Indosuez (Paris, France) / Capital and Money Markets Division

3 years 10 months

### Senior Analyst, Market Risk Management Department

March 1994 - October 1994 (8 months)

• Monitored daily Market Risk in Fixed Income trading books and investment portfolios for North Asian trading rooms (Tokyo, Hong Kong, Seoul, Taipei). Assigned trading limits for Market Risk.  Provided support for setting Counterparty Credit limits.

• Performed budget analysis against P&L.

• Recommended systems enhancements and their implementation.

### Manager, Financial Engineering Group / Fixed Income Origination

January 1991 - February 1994 (3 years 2 months)

• Private Placements:  deal origination, structuring, and pricing;  transaction management with Legal Department and Operations;  client marketing and new business development;  Japanese Life Insurance Companies as investor base for Structured Yen Loans with cross-currency swaps for French Agencies, Municipalities, and elite Corporate borrowers.

• Led joint ventures with Swiss VolksBank, BNP Capital Markets, and Wertheim Schroder NY.

• New Issues:  Client Advisory Services in bond underwriting and debt restructuring in domestic French franc and Euro-franc markets plus Euro-denominated New Issues (Senior Debt, Subordinated Debt, Hybrid Subordinated Debt-TSDI, Delayed Rate Setting-DRS, and embedded options); worked International Syndicate with London (Goldman Sachs, Morgan Stanley, JPMorgan, Merrill Lynch, Daiwa Capital Markets);  worked Domestic Syndicate on interim basis;  accounts included European Investment Bank, Republic of Finland, République de France, Local Governments, Agencies, Public Sector, Financial Institutions, and select Corporate accounts;  daily interaction with Derivative Products Group and Fixed Income Sales and Trading.

## Merrill Lynch Capital Markets (New York, NY)

### Associate, Institutional Marketing

July 1988 - June 1990 (2 years)

• Management Information Systems: database management; systems analysis; auditing and reconciliation of global production credit tracking systems.
• United Way volunteer coordinator for the department.
• Selected as the special hire in 2nd-year under a 3-year program, sponsored by Dr. Michael von Klemm, Chairman of Merrill Lynch Capital Markets, to hire one non-business graduate of Harvard University Graduate School of Arts and Sciences each year.

### Shell

Royal Dutch Shell Research Fellow at Harvard University Graduate School of Arts and Sciences
1982 - 1983 (1 year)
Cambridge, MA

Chemical Vapor Deposition of Thin Solid Films for Nano-Technology Applications (Solar Cells, Optical Coatings, Diffusion Barriers in Stratified Devices)

## Education

### Harvard University Graduate School of Arts and Sciences

Ph.D., Chemical Physics (Applied Nano Technologies, Applied Optics, Advanced Numerical Methods) · (1980 - 1988)

### Université Pierre et Marie Curie (Paris VI)

Research Fellow, Applied Optics · (1985 - 1986)

### Το Ίδρυμα Μελετών της Χερσονήσου του Αίμου (IMXA) Institute for Balkan Studies, Thessaloniki, Greece

Diploma, Advanced Section, Modern Greek Studies, International Summer School, Thessaloniki, Greece · (1984 - 1984)

### Harvard University Graduate School of Arts and Sciences

M.A., Physics · (1980 - 1982)

### La Salle University

B.A., Dual Major in Mathematics and Chemistry · (1976 - 1980)