



## **SMARTLEAF MANAGEMENT TEAM**

**Gerard Michael** – President, Board Member and Co-Founder

Jerry started Smartleaf with Mark Nitzberg in 1999 to reduce the operational burden of managing customized, tax, risk and expense sensitive personal portfolios. Smartleaf began selling its overlay portfolio management solution to banks, trusts and financial services companies in 2003, and the company has become a leader in this space with over 50 clients and over \$35 billion in assets under management. Smartleaf's clients increasingly use this as the chassis for their entire wealth management offerings.

Before founding Smartleaf, Jerry was a founder and director of Crimson & Brown Associates, which was sold to a division of the Washington Post, providing a tenfold return to its investors. He holds degrees in mathematics and computer science from the University of Wisconsin.

**Mark Nitzberg** – Chief Technology Officer, Board Member and Co-Founder

Mark co-founded Smartleaf and has responsibility for the company's software development, production operations and security. He specializes in helping customers and prospects understand how Smartleaf will integrate with their current systems, security plans, privacy and continuity issues. He also makes all necessary adjustments to Smartleaf's offering when new federal regulations like Sarbanes-Oxley necessitate changes in trading and compliance, ensuring that the company's clients can continue using the system without interruption.

Mark was previously a principal at Viaweb, which built the world's leading e-commerce platform on a scalable, distributed browser-based system. The company was acquired by Yahoo! and the platform (now Yahoo! Store) remains in use by over 20,000 merchants to build, maintain and run online retail stores handling millions of daily transactions. Mark also is a co-inventor on 21 U.S. patents related to image encoding and medical technologies, and has co-founded several technology companies including Blindsight, which builds products and services to improve the quality of life for the blind and elderly. He has a Ph.D. in Computer Science from Harvard University.

**John Kim** – Chairman, Board of Directors

John started his career as a consultant for McKinsey and Company, where he advised several of the nation's largest wealth management firms. He has served as the Chairman and CEO of a 300+ person software company where he expanded its operations to Europe and China, oversaw its North American Operations and Japanese Joint Venture, and served as Corporate Senior Vice President at one of the largest, multi-national Japanese internet companies listed on JASDAQ. John has served and currently serves on numerous corporate and non-profit boards. He is currently the CEO of the District Management Council, which provides innovative consulting and software services to school districts. John has a BA and an MBA from Harvard.

### **Jim Taylor** – Vice President of Operations

Jim is a co-founder of Smartleaf and has been with the company since its 1999 inception. Jim is deeply involved in client support, including processing client corporate actions, accounting and finance. Jim also runs Smartleaf's office operations and human resources.

Jim has a long history of working with successful startups. Before Smartleaf he was Director of Operations at Flash Communications, a precursor to instant messaging that was acquired by Microsoft. He also ran operations and development for Valent Software, which was acquired by Lycos. Jim has a B.S. in Economics with a physics minor from MIT, and has coached MIT's tennis and squash teams since 1965.

### **Robert Thau** – Chief Architect

Robert has worked at Smartleaf since 1999 and is entrusted with designing and updating new financial features for Smartleaf's overlay system, such as fixed income trading and forced tax loss harvesting. He also oversees the installation of Smartleaf's overlay portfolio management system with all clients. To date, 100% of Smartleaf's installations have been successful and on time. Additionally, Robert oversees the company's overall design and product structure, and assists clients with integration issues.

Robert is the principal author of the widely used Apache web server version 1.0. He and the other members of the development team were awarded the 1999 ACM Software System Award for their achievement. Robert has designed and implemented Internet systems that support medical decision making for W3Health Corp, and massively-parallel data-retrieval systems for Thinking Machines Corp.

Robert has a Ph.D. in Brain and Cognitive Sciences from MIT and has worked at the university's Artificial Intelligence Lab.

### **Robert McKinley** – Vice President of Operations

Bob has been at Smartleaf since 2002 and directs all client support and outreach, including overseeing all initial client implementations and ongoing client support. Bob has also managed relationships with Smartleaf's distribution partners, and has over 20 years of executive experience in operations, finance, client service, client management and program installations.

Before joining Smartleaf, Bob was Vice President of Operations at NEON (New Era of Networks), where he also led customer service and client operations. He has also been Director of Technical Support and Training at Shiva and Head of Logistics at Teradyne. Bob has an MBA from Harvard Business School and a bachelor's degree from MIT's Sloan School.

### **Robert Sandrew** – Director of Business Development

Robert is Smartleaf's Director of Business Development and oversees all the firm's sales-related activities. Robert has over 17 years of financial services experience in asset management, capital markets and wealth management. Previously, Robert was a Regional Sales Director at Merrill Lynch in the Global Wealth Management Broadcort unit. This division was dedicated to providing asset servicing and capital market resources to large investment advisors and family offices. Prior to Merrill Lynch, Robert was a Managing Director within the Global Clearing division of Bear Stearns and Co. During his tenure at Bear Stearns, Robert assisted in the expansion of a custody platform which catered to top tier Registered Investment Advisors and single/multi-family offices across the country. Robert has also held senior positions at Boston Institutional Services and Federated Investors, and started his career at Putnam Investments. Robert has a B.A. from Boston University.