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THE FUTURE OF INVESTING

Vernon C. Sumnicht, MBA, CFP®
Chief Executive Officer

Vern founded Sumnicht & Associates, LLC a Family Wealth Management and institutional investment consulting business, in 1988. In addition to his role as CEO of the Firm, Vern is President of Sumnicht Hedge Fund Advisors, LLC, the General Partner of Sumnicht Money Masters Fund, LP and Sumnicht Money Masters Fund II, LP. These two "hedge fund-of-funds" were established in 1997 and 1998, respectively. Prior to the development of Sumnicht & Associates, Vern worked as an Investment Broker for a regional brokerage house and, in this capacity, he learned first-hand the disadvantages of the commission-based brokerage approach, along with the inherent conflicts of interest. Sumnicht & Associates was developed to provide independent professional advice to clients on a "fee basis", a business model which was new and innovative at that time, and has become the industry standard for the provision of independent and conflict-free investment consulting.

Vern's particular experience with high net worth and institutional clients has focused on the development, implementation and management of investment policies and asset allocation strategies. His clients' investment portfolios reflect his personal portfolio with a broad diversification to traditional stocks and bonds as well as, significant allocations to, alternative investments including hedge funds, private equity and real assets. Client investments may be diversified across a broad range of types including: exchange traded funds (ETF's), individual money managers, mutual funds, limited partnerships, structured investment products, annuities, etc. However, though portfolios are well diversified, Vern and his team of professionals provide a well organized, consolidated performance report, to simplify understanding and they meet regularly with clients to discuss it.

Vern also has experience in sophisticated estate planning strategies for high net worth clients. Vern manages investments and personally acts as trustee for several children's and generation skipping trusts. He has experience working with intergenerational wealth planning, family governance, family control and succession issues and the education of future generations that will inherit substantial wealth. Vern pioneered the concepts of values transfer. After years of hearing clients express their fears of leaving children too much money he realized that the financial planning profession did a good job transferring financial wealth to the next generation. However, without transferring our children the values necessary to be good stewards of that wealth we may very well do our children more harm than good.

Vern's father helped him develop his own personal family foundation when he was in his twenties. Since then, Vern has advised many clients in the establishment of private family foundations. He works with clients to create and execute charitable giving strategies. In addition, He provides many other philanthropic advisory services to his high net worth and institutional clients.

Vern has been invited to speak on various investments related topics at many different organizational events. Vern has co-published with Charles Johnson, Ph.D. a series of seven articles related to ERISA and DOL regulations. These papers focus on who is a fiduciary, their responsibilities and the proper investment and other administrative procedures these regulations mandate. Throughout the last 25 years of Vern's career he has been the subject of various articles and has been quoted in many industry and local publications. In 2008 he has written a white paper titled, "Practical Applications of Post Modern Portfolio Theory (PMPT)." This paper examines Modern Portfolio Theory (MPT) and some of the issues PMPT and Behavioral Finance have with MPT. The paper continues with practical ways to address these issues and catapult MPT to a new level of usefulness. A copy may be found under the "Information" tab of our website www.isectors.com.

Since August, 2004, Vern has been a National Football League Players' Association (NFLPA) Registered Player Financial Advisor. In 2005, 2006 and 2007 Vern was honored as one of the nation's, "Top 100 Wealth Advisors", in Robb Report's, "Worth Magazine." The Firm has been ranked among the Nation's Top 100 Wealth Managers by Bloomberg for three years in a row. Vern and his team are the recipients of the Fox Cities Chamber of Commerce and Industry's Small Business of the Year Award.

Vern received his Bachelor's Degree and MBA from the University of Wisconsin-Whitewater. He is a Certified Financial Planner (CFP®) and is a member of Beta Gamma Sigma and the Financial Planning Association.

Vern is an active member of St. Pius X Catholic Church, where he serves on the Foundation's Board of Trustees. He also serves as a member of the Board of Trustees of the Appleton Catholic Education System and Xavier Catholic High School (ACES/Xavier). In addition, Vern serves on the Board of Directors of Widows of Prayer; Sentech, Inc.; and Surface Mount Technology, Inc.

Vern and his wife Debbie celebrated their 28th wedding anniversary in May 2008. They are the proud parents of two children.