

# WELLSPRING

OUR INITIATIVE TO KEEP YOU IN THE KNOW

**A Season of Gratitude**  
*Serving with Purpose*

Working with

**500+**

UHNW Individuals,  
Households,  
Family Offices, and  
Businesses

**\$5B+**

Assets Under  
Management\*

\*Assets under management include assets associated with our management of clients' securities portfolios on a discretionary and nondiscretionary basis, as well as assets associated with our financial planning and consulting activities, which may include family office services, bookkeeping and bill pay services, budgeting and cash flow analysis and projections, and tax and estate planning review and advice.

*Over the past year*

We are grateful to serve a **14% INCREASE** in families and clients who have entrusted us to manage their wealth.

**AS WE GROW, SO DO OUR CAPABILITIES AND SERVICE OFFERINGS.**

We have helped and advised clients across a wide variety of industry sectors and business models.

New services that are in demand include the following:

- Project-Based Planning & Consulting
- Corporate Accounting

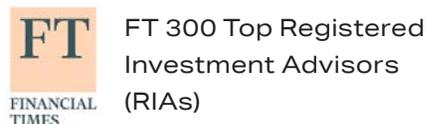
Our organic growth is a result of building strong client relationships and comes from client introductions.

*Thank you* for your trust and confidence and for introducing us to your friends and family.

## RECOGNITION



FA Top 50 Fastest Growing RIAs



FA Top Registered Investment Advisors (RIAs)

Rankings and/or recognition by rating services and/or publications should not be construed by a client or prospective client as a guarantee that he/she will experience a certain level of results if GMAG is engaged, or continues to be engaged, to provide investment advisory services, nor should it be construed as a current or past endorsement of GMAG by any of its clients, or a third party. Rankings published by magazines, and others, generally base their selections exclusively on information prepared and/or submitted by the recognized adviser. GMAG is a paid sponsor of the Barron's in Education Program. GMAG has paid a fee to Forbes and Barron's to receive expanded profile features, such as a profile photo and contact information. GMAG has not paid a fee for placement on any rankings and/or recognition list.



## Dear Friends,

As we enter a new year, I always look forward to reflecting on our areas for improvement and the many learning experiences. I also make sure we are celebrating all our accomplishments. We are grateful to be in the unique position to support our clients more than ever before and are motivated to continue building an organization that will serve your family for decades to come.

This edition of our magazine will offer a window into how we support our clients, our team, and our community and provide you with information about our latest industry recognitions and achievements.

This year, the GMAG team has further enhanced our already solid foundation. We have expanded our offices from Melville and New York City to Boca Raton, Florida. We have hired for more executive positions and developed career paths and continuing education support for every team member to grow to their highest potential and achieve their career aspirations. Our key team members have industry-recognized certifications and are being sought after by financial publications such as *The Wall Street Journal* for GMAG's perspective on markets and investment management.

We celebrate our accomplishments and look forward to a new year full of promise and possibility. As we grow and evolve, we are committed to the same high standards of client service. We know that we must continue to strive for new ways to better support you and your family to operate at the highest level.

We take your trust seriously, and I thank you for the opportunity to support and enrich your financial lives.

I wish you and your families a Happy and Healthy Holiday Season.

Warmly,

FRANK P. MARZANO, CFP®, CPA  
MANAGING PRINCIPAL



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Frank P. Marzano

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WELLSPRING  
*Winter 2022*

# OUR PROMISE

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To show up for our clients every day and always respect and appreciate their trust and confidence.

## OUR CORE VALUES DRIVE OUR CULTURE

### Responsible Relationships

We treat our clients the way we want to be treated. We uphold the pillars of a strong relationship: we actively listen, ask the right questions, offer trusted advice, communicate with transparency, and consistently show up personally and professionally.

### Collective Intelligence

We actively promote the expansion of our knowledge, recognizing that investing in the professional growth of our team members provides value to our clients. We continually seek out new ways to build our in-house capabilities and our integrated network of professionals in service to the goal of seamlessly tailored financial planning and advice.

### Service Innovation

To deliver the highest level of personalized service, we continually deepen our understanding of what works best for our clients. We strive to exceed what anyone might expect of a leading wealth management firm by investing in technology and seeking out new ways to improve the client experience.

### Performance Accountability

We bring innovative thinking to our disciplined investing framework and all of our services in order to pursue the specific goals that each client defines. By prioritizing results, our approach aims to promote client confidence through unpredictable markets and support their goals of creating and preserving wealth for future generations.

# GMAG Infrastructure

We have increased our staff by **17%**, bringing new ideas and skills and an increased capacity to anticipate our clients' needs.

This is how we have positioned our team to provide excellent service.



<b>45</b> Total Number of Employees	Director Levels	11
	Manager Levels	16
	Supporting Levels	18



## SEARCH FOR TALENT

Chief of Staff Lauren Onsrud is our resident authority on internships and careers. She regularly advises students on resumes, the job search, and advancement. Please feel free to reach out to Lauren if you or your family have any questions about careers at large or opportunities at GMAG. • [Lonsrud@gmagwealth.com](mailto:Lonsrud@gmagwealth.com)

# GMAG Offices

*Come Spend Time with Us*



400 BROADHOLLOW ROAD  
SUITE 301  
MELVILLE, NY 11747



477 MADISON AVENUE  
22ND FLOOR  
NEW YORK, NY 10022



150 EAST PALMETTO PARK ROAD  
SUITE 500  
BOCA RATON, FL 33432

# NEW HIRES

The GMAG family is growing to further our commitment to providing the best service to our partners and clients.



**TRICIA BRADY**  
Director of Operations

Tricia Brady brings over two decades of financial service and wealth management experience to GMAG, previously serving as COO of Principle Wealth Partners and SVP of Relationship Management at Dynasty Financial Partners. As Director of Operations, she streamlines and optimizes processes across the organization, including workflows and client onboarding. Tricia holds an MBA in Marketing from the Fordham Gabelli School of Business.



**JACKY HOMAN**  
Client Service Associate

Jacky Homan joins us as a Client Service Associate from her previous role as the Events and Operations Manager at the New York State Society of Anesthesiologists. Jacky holds a BS in Business Administration with a concentration in Marketing, from Long Island University.



**PRISCILLA FRANZESE**  
Senior Accountant  
Family Office

Priscilla Franzese is a Senior Accountant in our Family Office Division with a background in SEC reporting. Most recently, she served as a Senior Accountant for FlightSafety International (a Berkshire Hathaway Subsidiary). Priscilla holds a BA in Accounting from Hofstra University.



**SHANIA ISHRIDAS**  
Performance  
Reporting Analyst

Shania Ishridas serves as a Performance Reporting Analyst, bringing a passion for data systems and management to GMAG. A recent grad, she holds a BS in Finance and is in the process of completing her MS in Business Analytics from St. John's University.



**TOM GILLETTE**  
Portfolio Analyst

Tom Gillette is a Portfolio Analyst, supporting our Portfolio Managers in ensuring our strategic positions are in line with our models, recommendations, and client risk tolerances. Tom holds a BS in Finance from Fairfield University and an MBA in Finance from Hofstra University.



**SNEH SHAH**  
Accountant

Sneh Shah joins our Family Office Division as an Accountant from her previous role as a Tax Preparer at Singh and Shah. She studied at the London School of Economics and Political Science, and holds a BA in Political Economy from the University of California, Berkeley.



**AMANDA NUESI**  
Accountant

Melissa D'Anna joins us as a Client Service Specialist. She brings five years of experience to the team, formerly serving at Merrill Lynch. She holds a BS in Finance from Providence College and regularly runs 5Ks to support Multiple Sclerosis and Cancer organizations.



**MELISSA D'ANNA**  
Client Service Specialist

Amanda Nuesi is an Accountant in our Family Office Division. Amanda holds a Certificate in Visualizing Data from NYU Stern School of Business and a BBA in Finance from Brooklyn College, where she won the Security Analysis Award.

## ANNIVERSARIES

GMAG aims to be the workplace of choice. We appreciate our team members who continue to provide value for the long run.



**LYNDESEY GORHAM**  
Senior Client Relationship Manager  
15 YEARS



**DANIELLE SIANO**  
Marketing Manager  
10 YEARS



**CHARLES SCARALLO**  
Private Wealth Advisor  
5 YEARS



**MARGARET IAMMUNO**  
Chief Compliance Officer  
5 YEARS



**TAYLOR STATHIS**  
Client Relationship Manager  
5 YEARS



**RYAN CONNER**  
Research Analyst  
5 YEARS

## PROMOTING FROM WITHIN

### *Recent Promotions*



**ANGELA LOFFREDO**  
Operations Specialist

Angela Loffredo has been promoted to Operations Specialist as a result of her excellent dedication and hard work. She will continue to support client onboarding, custodial relations, and account openings in a higher capacity.



**MARY ZEMBIS**  
Client Service Manager

Mary Zembis's operational prowess and exceptional client relationships have resulted in her promotion to Client Service Manager. She will continue to support our clients while leading her team of Client Service Associates.

# GMAG IN THE MIX

*At the Table with the Brightest Minds*

ADDING VALUE & GAINING KNOWLEDGE



## SALT CONFERENCE

Principal Frank Marzano and the GMAG Investment Team attended the SALT Conference, a global thought leadership and networking forum encompassing finance, technology, and geopolitics.

## MILKEN INSTITUTE GLOBAL CONFERENCE

Principal Frank Marzano joined the Milken Institute Global Conference in Los Angeles. The conference convened experts and leaders to address urgent global challenges and influence positive change in health, finance, philanthropy, and media.



## AN INTIMATE CONVERSATION WITH R. J. SHOOK

Private Wealth Advisors, Charles Scarallo and Patrick Wren, attended *An Intimate Conversation With R. J. SHOOK*, Founder and President of SHOOK Research. Charles and Patrick learned new strategies for meeting our clients' investment needs, directly from top Forbes and SHOOK advisors.



### 2021 FORBES/SHOOK TOP ADVISOR SUMMIT

Private Wealth Advisor Patrick Wren and Client Service Manager Mary Zembis joined the 2021 Forbes/SHOOK Top Advisor Summit in Las Vegas. The exclusive summit gathered leaders in the wealth management field to discuss top trends, best practices, and financial strategies.

### SALESFORCE DREAMFORCE 2021

Systems Administrator Sue Cheema attended Salesforce's annual Dreamforce event as part of our continuous investment in learning and technology. The event emphasized the importance of agility, showcasing new technologies and integrations as well as Salesforce and Slack news and best practices.



### BARRON'S CAREER FAIR

Chief of Staff Lauren Onsrud joined the Barron's in Education 2021 Virtual Career Fair to give students from all over the country an opportunity to connect with and hear from the firms that sponsor the program, like GMAG. Lauren spoke on a panel focused on helping students stand out in the marketplace.



# GoodWorks

*Our Ongoing Commitment to Community*



**RADICAL  
HOPE**

GMAG supports RADical Hope's mission to empower and equip young adults with the skills they need to stay well and resilient.

**56%**

**Increase in youth suicides in the past ten years**



## LEUKEMIA AND LYMPHOMA SOCIETY

Client Relationship Manager, Aryanna Gharanfoli has been nominated by the Leukemia and Lymphoma Society as the Woman of the Year. Aryanna will lead the GMAG team's efforts to fight leukemia, lymphoma, myeloma, and other blood cancers over the coming year.



**Blood cancer survival rates have increased to **65%****

## GIVING BACK IS THE HEART OF EVERYTHING WE DO

Every year, GMAG donates to dozens of nonprofit organizations that make a real impact in our community. Here are a few worthy causes we've supported.

- Smile Farms
- Cooley's Anemia
- SYJCC
- Valerie Fund
- COPE
- Oasis
- Rotacare
- Cristo Rey
- Northwell Health-Huntington Hospital

## SMILE FARMS

GMAG attended the Smile Farms annual benefit, helping the nonprofit solve unemployment issues among those with developmental disabilities.

Persons with a disability are more than  
**3x less likely** to be  
employed than those without a disability.



## LEND A HAND PROJECT: ADOPT-A-FAMILY

Lend a Hand supports Long Islanders who are experiencing poverty. Every year, GMAG “adopts” a family, supporting them with food, essential goods, and the necessities for a wonderful holiday season.

Poverty on Long Island is the worst  
it has been in **50 YEARS.**

## GMAG WOMEN OF PURPOSE

We believe true wealth comes from a state of personal well-being. Our mission is to raise awareness of the universal lessons that can help create joy and purpose for all women.

Marketing and Communications Manager Danielle Siano joined an intimate group of GMAG’s women team members to hear from Gabby Bernstein, *New York Times* bestselling author and motivational speaker.



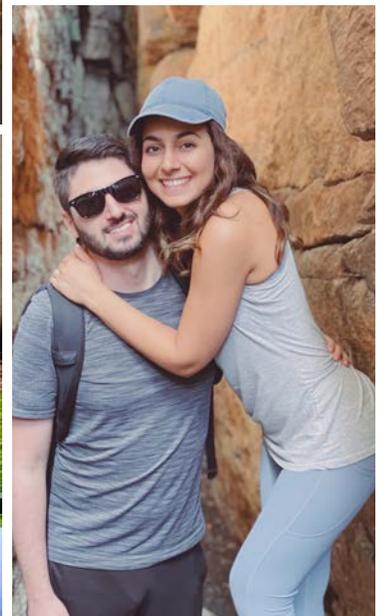
Our team, often together with our clients, identifies causes that we are passionate about and chooses to support nonprofit organizations that make real, tangible differences in the world.

*If there is a charity that is close to your heart, please share it with your  
GMAG Client Relationship Manager.*



# THE GMAG TEAM OFF-DUTY

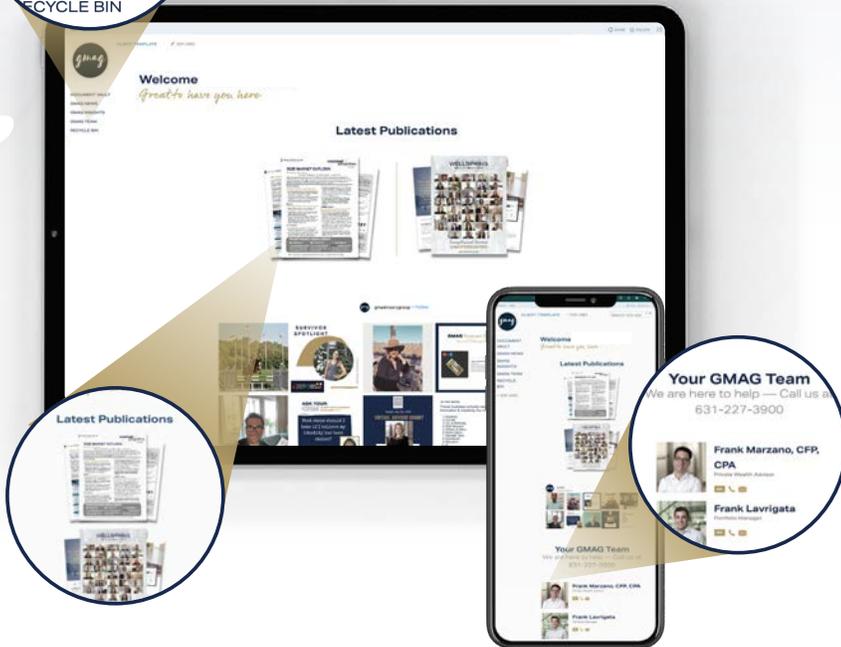




# THE GMAG CLIENT PORTAL

The GMAG Client Portal is a one-stop platform that grants you immediate access to essential documents, securely and conveniently, anywhere you go. This game-changing platform's rich features integrate seamlessly on your most trusted devices: desktops, smartphones, laptops, and tablets.

- DOCUMENT VAULT
- GMAG NEWS
- GMAG INSIGHTS
- GMAG TEAM
- RECYCLE BIN



## What can the GMAG Client Portal do for you?

- Offers a unique document vault that provides secure access to your most important documents, and allows you to view them easily
- Delivers a convenient connection with your service team members via phone or email through a button in the app
- Provides dashboard insights to GMAG's most up-to-date investment outlooks, and social media feeds as well as the current edition of our *WellSpring Magazine*

Our team is leading the way in adopting new technologies by providing in-house expertise and best practices.



## WHY TWO-FACTOR AUTHENTICATION?

*Your Privacy is our Highest Priority.*

As you know, safeguarding your personal information is incredibly important to us. Requiring a second form of authentication (beyond user name and password) increases the security of your information on our Portal by introducing an additional factor to sign onto the Portal that cannot be obtained or duplicated by a cyberattacker

# Complexity TO SIMPLICITY

Our tech stack helps gather complex information and distills it into actionable insights that can be quickly and easily shared with our clients.



*“It’s all part of our effort to be client-focused—designed thoughtfully to provide a superior experience.”*

— Sue Cheema, Director of Technology

## Cutting-Edge Applications



- Serves as an intelligent resource to unite our departments around our clients
- Creates a shared view of every phase of a client’s journey
- Provides knowledge of a client’s history, interests, and unique goals, which allows us to customize our services to each client



- Allows us to seamlessly control all of our clients’ investment management workflows, monitoring, pre-trade compliance, rebalancing, order management, and post-trade compliance
- Helps us hold to our fiduciary responsibility to manage our clients’ tolerance
- Adapts to our clients’ evolving needs, goals, and risk tolerances



- Offers comprehensive portfolio insights to deliver a complete financial picture
- Delivers comprehensive portfolio views and reporting
- Creates a full narrative of each client’s investments, including those outside GMAG



- Offers an intelligent way to track, manage, and pay our clients’ bills
- Harnesses technology to streamline the payment process
- Gives our clients total control and transparency on how their bills are paid, allowing for real-time client approvals

Questions about the technology that powers GMAG? Reach out to your CRM for more details.

# GMAG IN THE NEWS

## *Our Finger on the Pulse*



### **FEATURED IN THE WALL STREET JOURNAL**

Over the past few months, we have communicated our belief that the metaverse may offer a compelling secular investment opportunity.

GMAG was featured in *The Wall Street Journal* article, "Metaverse Emerges as Promising Yet Uncertain New World for Investors," to weigh in on this emerging theme. Our Director of Investment Strategy Frank Balas was tapped for insights on this topic.

*"As the physical world integrates with the digital world at an accelerated pace, we want to be invested in companies that are best positioned to capitalize from this digital transformation."*

— Frank Balas, Director of Investment Strategy

The information and statements provided herein are not intended to provide personal investment advice and do not take into account the specific investment objectives, financial situation, and particular needs of any specific investor. These opinions are subject to change at any time based on market or other conditions.



### **GMAG FEATURED IN HAMPTONS MAGAZINE**

Principal Frank Marzano and Director of Wealth Strategies Christopher Castellano contributed a featured article to *Hamptons* magazine that discussed three important factors to consider before moving to Florida.

### **GMAG NAMED AS A FINALIST FOR 2022 PAM AWARDS IN THREE CATEGORIES**

GMAG has been named as a finalist for the 2022 Private Asset Management (PAM) Awards in the category of Best Private Wealth Manager Under \$5B Client Service.

We have also been named a finalist for the 2022 PAM Awards in the categories of Best Estate Planning Advisory Service and Best Family Office–Due Diligence Processes.

Rankings and/or recognition by With Intelligence (Private Asset Management Awards) and/or publications should not be construed by a client or prospect as a recommendation or guarantee that he/she will experience a certain level of results if GMAG is engaged, or continues to be engaged, to provide investment advisory services, nor should it be construed as a current or past endorsement of GMAG by any of its clients, or a third party. Winners chosen by the Private Asset Management Awards ("PAM") base their selection exclusively upon inputs submitted by the recognized adviser and are not independently verified. Selection for each category must meet specific criteria provided by With Intelligence, where advisers demonstrate and/or evidence services. GMAG has not paid a fee for placement on rankings and/or recognition lists and is not affiliated With Intelligence.





# WELLSPRING

## GMAG's Wellspring —

### *Keeping You in the Know*

Wellspring is our client-oriented digital news source, where we curate the latest in GMAG thought leadership, events, and updates contributed by our team of professionals and other innovative thinkers.

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#### **WELLSPRING MAGAZINE**

Our *Wellspring* magazine is published to keep our clients in the know about everything happening at GMAG.

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#### **INVESTMENT PERSPECTIVES**

Investment opportunities are constantly evolving alongside changing economic conditions. As a result, we believe it is important to regularly communicate our perspective on the prevailing market environment and how we approach positioning your investment portfolio based on our outlook.

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#### **WELLSPRING COMMUNICATIONS**

GMAG's hand-curated lineup of quality content, which is emailed to you, is designed to keep you abreast of the latest news and ideas on the topics that matter.

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#### **WEALTH STRATEGIES**

We provide our clients with up-to-date information and support around wealth planning strategies, such as, estate planning and taxation, asset protection, insurance, philanthropy, and retirement benefits, and we encourage the important conversations that help people work through potential solutions together.

Follow our updates on proposed tax law changes, including how your situation may be impacted.

[wellspring.gmagwealth.com](https://wellspring.gmagwealth.com)

# gmagNextGen

The GMAG NextGen's mission is to provide independent, engaging, and relevant resources that will better prepare the next generation of our clients, friends, and families for financial success.

## MOST RECENT WEBINARS

### Finding Your Place in Financial Services: Career Advice from the Pros

Director of Wealth Strategies Chris Castellano and Private Wealth Advisor Charles Scarallo hosted a webinar for the College of Charleston's School of Business. As part of our partnership with the Barron's in Education program, Chris and Charles met with students to share career advice and discuss the career tracks available in financial services.

## RESOURCES FOR YOU

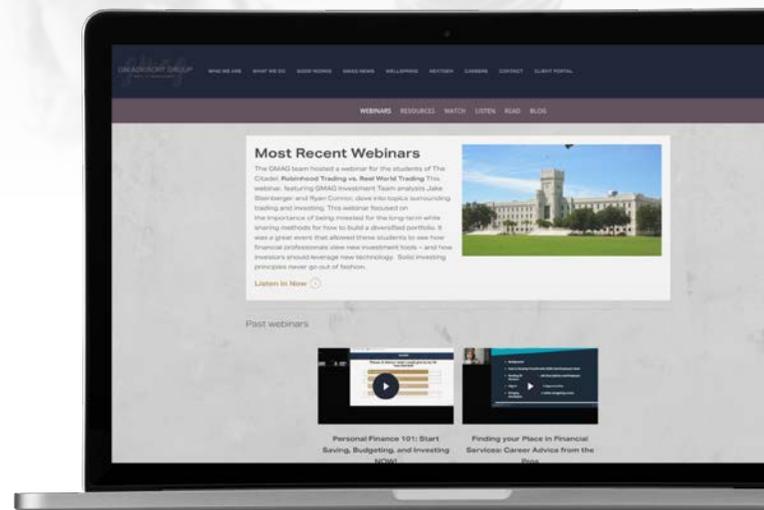
We continuously evaluate the best tools and resources to give young adults an advantage in today's fast-paced world.

## FINANCIAL LITERACY LIBRARY

We have a selection of books and articles that provide a foundation for smart financial decision-making.

## WATCH AND LEARN

From YouTube videos to podcasts, we have vast resources when it comes to finding good information. We curate valuable content and share it with you.

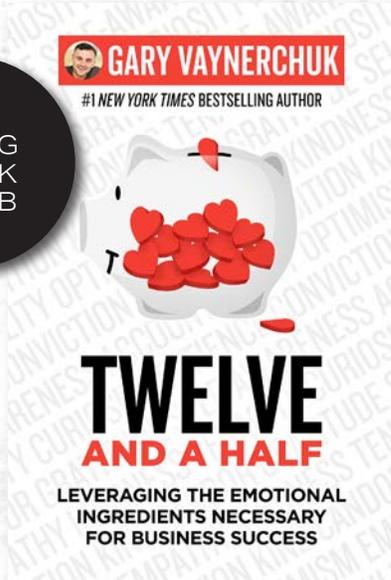


*“The best investment we can make is in the time and education we provide our children.”*

— Frank P. Marzano, Managing Principal

# GMAG Book Club

## What We're Reading



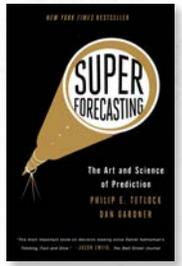
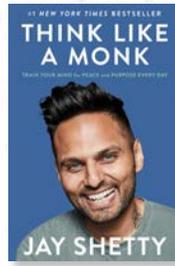
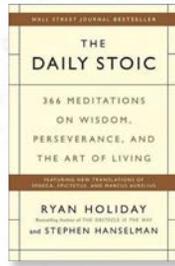
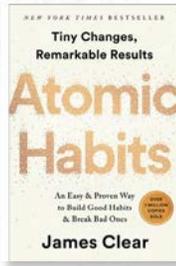
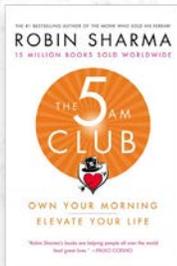
### TWELVE AND A HALF

Leveraging the Emotional Ingredients Necessary for Business Success

by Gary Vaynerchuk

In *Twelve and a Half*, bestselling author, entrepreneur, and investor Gary Vaynerchuk explores the twelve essential emotional skills that are integral to his life—and business—success and provides today's (and tomorrow's) leaders with critical tools to acquire and develop these traits. Gary provides real-life examples involving common business scenarios to show you how to use them together for optimum results.

## Previously Recommended Reading



## What We're Listening To



### BiggerPockets Money

Scott Trench and Mindy Jensen

Cohosted by BiggerPockets' Scott Trench and Mindy Jensen, this podcast provides the education you didn't get in school. You'll get tips for getting your financial house in order and actionable advice from guests who have been in your shoes—and found their way out.



*“We always appreciate and never take for granted the trust you place in us. We learn so much from all of you, and you continue to impress us with your life stories, journeys, and accomplishments.*

*During this season of gratitude, we wish you all good health, peace, and endless reasons to be thankful.”*

— Frank P. Marzano, Managing Principal



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The recommendations developed by GMAG in connection with its services are based upon the professional judgment of GMAG and GMAG cannot and does not guarantee the results of any recommendations.

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