

EXECUTIVE MANAGEMENT



JOSEPH DEITCH

FOUNDER AND CHAIRMAN

Joe is founder of Commonwealth Financial Network® and has been at the helm of the firm for the past 38 years. He is a 1972 graduate of the University of Pennsylvania, with a BA in international relations, as well as an alumnus of the Harvard Business School, having completed the Owner/President Management Program in 1989. He has dedicated his professional career to the dual goals of quality and community, constantly trying to create and refine “the ideal environment.”

Joe began his financial services career in 1974 with Mass Indemnity and soon moved to New England Life. In 1978, he founded the Cambridge Group to provide sophisticated financial planning for affluent individuals. According to a 1981 Becker Research poll, Boston-area financial advisors considered the Cambridge Group to be the most prominent financial planning firm in the area.

Joe formed Commonwealth in 1979 to offer unbiased and superior investment brokerage services to the burgeoning ranks of financial advisors like him. Since that time, Joe and Commonwealth have remained true to the original vision of providing indispensable service and cultivating a supportive environment where all affiliated professionals can thrive.

Joe’s success and leadership style have afforded him the honor of being featured in most industry magazines over the years, and he has spoken extensively to financial services professionals on topics of leadership, practice management, marketing, and strategic planning. In 2015, the editors of *Investment Advisor* magazine selected Joe as one of the 30 most prominent leaders in and around the planning profession over the last three decades.

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WAYNE BLOOM

CEO

Wayne is the chief executive officer of Commonwealth. A member of the firm's senior management team since 1999, he is responsible for managing our primary objective of providing indispensable service to our network of independent financial advisors and their investors.

Wayne began his career in Commonwealth's Accounting department in 1989, and, over the past 28 years, he has gained experience in virtually every facet of the firm. As one of the pioneers of our wealth management initiative, he has an extensive background in managing the firm's research, insurance, financial planning, retirement, and registered investment advisory divisions. Prior to joining Commonwealth, Wayne worked at Fidelity Investments.

Wayne is an alumnus of the Harvard Business School, having graduated from the Owner/President Management Program. He received a BS in business management from Northeastern University, graduating with honors. Wayne also served as chairman of the IAFP's Financial Products Advisory Council. He holds FINRA Series 7, 24, 63, and 65 securities registrations.

Wayne lives in Sherborn, Massachusetts, with his wife, Veronica, and children, Kevin, Molly, Aidan, and Callie. He enjoys playing sports, coaching his children's teams, kayaking, windsurfing, and spending time with family on Cape Cod—and he is thrilled to have finally seen the Red Sox win it all!



PETER WHEELER

VICE CHAIRMAN

Peter was hired as a due diligence officer for Commonwealth in 1984. Over time, his straightforward manner and commonsense business approach earned him more and more responsibility. From 1992 to 2013, Peter was president of Commonwealth. Today, Peter is vice chairman, oversees the Legal and Compliance departments, and focuses on long-term strategic planning.

Peter's debut into the financial services industry was as a trust administrator at Old Colony Trust Company. He received a BA from the University of Colorado and his MBA from Babson College. Peter has served as vice chairman on FINRA's District II Business Conduct Committee and currently serves as a member of the Independent Dealer/Insurance Affiliate Committee. He holds FINRA Series 4, 7, 24, 53, 63, and 65 securities registrations.

Peter is married and has three children. He enjoys many sports, including skiing, surfing, windsurfing, and mountain biking.

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RICHARD HUNTER
PRESIDENT AND COO

Rich began working at Commonwealth in December 1988 as the firm's controller. He also oversaw the firm's information systems development and technology deployment. From 1996 to 2013, Rich served as chief financial officer and managing principal. Today, as president and COO, he continues to oversee all financial activity of the firm, including general ledger accounting, forecasting, year-end audit coordination, and strategic planning. He also oversees the firm's planning process.

Prior to joining Commonwealth, Rich worked as a senior financial analyst for Shawmut Bank and later as a subsidiary accounting manager for a large mortgage company. Rich holds a BS in finance from Salem State College and is an MBA candidate at Babson College. He also holds FINRA Series 7, 27, and 63 securities registrations. He served as co-chairman of the first MIS Committee meeting of the IAFP.

Rich is an outdoor person who enjoys golfing, hiking, and skiing. He treasures family time and puttering around his house in Westwood, Massachusetts, where he lives with his wife, Linda, and their three sons, Christopher, Ryan, and Griffin. An aspiring writer, Rich pens a popular quarterly communication to Commonwealth employees on the firm's financial and operational performance.

Rich is proud to be part of Commonwealth's success and considers himself lucky to have a job where he "loves coming to work every day."



JOHN ROONEY
MANAGING PRINCIPAL, SAN DIEGO

John came to Commonwealth in 1988, after spending five years as a vice president at Moseley Securities in Boston. Arriving to work in the Product department, he handled mutual funds, partnerships, commodities, variable annuities, qualified plans, and individual issues. Over time, he has helped to engineer the growth of not only the Product department, but also of Commonwealth as a whole. He is relied upon by all parties for his advice and perspective on the direction of the firm.

John opened and now manages Commonwealth's West Coast office in San Diego. He has been a guest on numerous television shows and nationally syndicated radio programs, and he is regularly called upon for his expertise by the financial industry's trade publications. John is a graduate of Colby College with a BA in government, and he attended Harvard Business School's Owner/President Management Program. He also holds FINRA Series 3, 7, 24, 63, and 65 securities registrations.

Besides voraciously reading about the financial industry and markets, John enjoys wine, sports (especially softball and golf), and playing with his sons, Chase and Kellen, and daughter, Joscelyn.

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KATE CREAGH

MANAGING PRINCIPAL, HUMAN RESOURCES

Kate has been with Commonwealth since 1998. She and her team are responsible for all employee-focused programs developed to attract and retain a high-quality talent pool and to make the four tenets of our mission statement—indispensability, profitability, individual development, and fun—come alive every day.

It is through hiring the best—and the right—talent that Commonwealth can maintain its unique culture. In all, Commonwealth has been recognized more than 30 times by top publications as one of the Best Places to Work in the region (*Boston Globe*, *Boston Business Journal*, *San Diego Business Journal*, *U-T [Union-Tribune] San Diego*), as well as in the IT industry (*Computerworld*). With high marks in areas such as work environment, work/life balance, job satisfaction, and opportunities for advancement, it's no wonder Commonwealth earned #1 Best Place to Work designations in the midsize category from both the *Boston Business Journal* and the *San Diego Business Journal* (2005, 2009), as well as the *Boston Globe* (2008).

Kate began her career in human resources at National Public Radio in Washington, DC. Since then, Kate has worked in several successful and fast-growing entrepreneurial organizations. Kate and Joe Deitch have been invited to speak to the New England Human Resources Association, sharing their best practices for creating a unique culture of employee engagement.

Kate enjoys kayaking in rural Maine, cooking, and spending time with family and friends.



ANDREW DANIELS

MANAGING PRINCIPAL, BUSINESS DEVELOPMENT

Andrew joined Commonwealth in 1998 as director of account services. In his 16 months in that role, he worked with his team to develop process improvements; implement new, uniform training procedures; and instill a greater focus on indispensable service. In July 1999, Andrew joined the Field Development team, blending his enthusiasm for Commonwealth with his outgoing personality to tell the firm's story to advisors in search of a new broker/dealer.

As managing principal, business development, Andrew coordinates and integrates the efforts of the Marketing, Recruiting, and Transition departments. As a recruiter, he shares the uniqueness of each corner of the firm with prospective advisors and strategizes with existing advisors in developing their practices.

Prior to joining Commonwealth, Andrew worked as a brokerage operations manager with Fidelity Investments, as an associate with an economic development consulting firm, and as a deck officer on two ocean-going tall ships, specializing in sail training and oceanographic research. Andrew has a BA in religion from Dartmouth College. His passions are surfing and family.

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DAVID KELLY

MANAGING PRINCIPAL, TRADING AND
BROKERAGE OPERATIONS

Dave came to Commonwealth in 1991, serving as one of three traders responsible for handling all trading and servicing of our advisors' client accounts.

Today, Dave is the principal responsible for overseeing Commonwealth's brokerage operations, which includes the Account Services team and the Trade Desk.

Prior to joining Commonwealth, Dave traded for Fidelity, J.T. Moran, and R.G. Dickinson & Co. He graduated from the University of Massachusetts Amherst in 1986 with a BA in economics. He holds FINRA Series 4, 6, 7, 24, 53, 55, 63, and 65 securities registrations.

Dave enjoys spending time with his three young children. An energetic sort, he can be spotted in his off-hours playing hockey, softball, or golf—or riding his Harley.



DARREN TEDESCO

MANAGING PRINCIPAL, INNOVATION
AND STRATEGY

Darren's tenure at Commonwealth began in 1994. Initially hired as a staff accountant, he has filled many roles since then, including assistant controller and director of commissions. Since moving to Technology in 2000—largely due to the infamous Y2K nonevent—his focus has been on Commonwealth's software. In his current role as managing principal of innovation and strategy, Darren creates and supports critical business strategies by setting the direction of Commonwealth's business systems. He also investigates the use of new technologies and business opportunities to enhance the customer experience. He speaks regularly at industry conferences and is frequently quoted in industry publications for his knowledge of software in the financial advisor community.

Darren received a BS in business administration from the University of Connecticut in 1993 and his MBA with honors from Bryant College in 1999. He became a project management professional (PMP®) in 2005.

Darren lives in Boston with his wife, Tonya, and his two children, Dillon and Noah. Outside of work, he enjoys spending time with his family, traveling, and just about any type of sport and outdoor activity, including golf, swimming, hiking, scuba diving, and skiing.

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JONI YOUNGWIRTH

MANAGING PRINCIPAL, PRACTICE MANAGEMENT

As managing principal of practice management at Commonwealth, Joni is a recognized expert in helping financial advisors adopt the best practices, and develop the mind-set and systems, to grow their businesses to the next level. She has written and been featured in more than 100 articles for leading industry publications, such as *InvestmentNews*, *Investment Advisor*, *Financial Advisor*, and *Financial Planning*. In addition, she has spoken at leading industry conferences, including the Financial Planning Association Annual Conference, NAPFA, and the Million Dollar Round Table. She currently writes monthly blogs for FPA's practice management website.

Before joining Commonwealth in 1998, Joni was vice president of corporate development for Private Healthcare Systems, where she spearheaded the company's improvement initiative while providing executive coaching and business advice. She also spent 10 years as a director at Organizational Dynamics, where she was a key driver of business development in the areas of customized consulting and training services.

Joni holds FINRA Series 7, 24, and 66 securities registrations. She attained the rank of first lieutenant in the United States Air Force. She earned her MBA and MS degrees from Boston University and a BS degree from South Dakota State University.

Joni is an avid cyclist. She resides in Boston, Massachusetts, and enjoys spending time with her two children, Nicole and David.

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SENIOR MANAGEMENT



JIM ADELMAN

SENIOR VICE PRESIDENT,
GENERAL COUNSEL, LEGAL

Jim started at Commonwealth in June 2004. He is principal counsel for Commonwealth, overseeing all legal and regulatory aspects of the firm. Jim is also the firm’s chief AML officer and privacy officer.

Prior to Commonwealth, Jim was associate district administrator for the Boston District Office of the Securities and Exchange Commission; vice president and group counsel for Broker/Dealer Operations, Regulatory Affairs, and Litigation at Allmerica Financial Corporation; and a partner in the Litigation department of Choate, Hall & Stewart. He received his BA from Bucknell University and his JD cum laude from American University’s Washington College of Law. Jim is admitted to the Massachusetts, DC, and Virginia bars.

Jim is a frequent speaker at regional and national industry conferences. He is the cofounder of the New England Broker/Dealer and Investment Adviser Association and a member of the National Society of Compliance Professionals.

In his spare time, Jim enjoys running, golfing, skiing, kayaking, and reading a good mystery book. He and his wife, Cindy, have two children, Jessica and Sam. They also have two dogs, Gus and Ruby.



KOL CHU BIRKE

SENIOR VICE PRESIDENT, TECHNOLOGY STRATEGY
AND FINANCIAL BEHAVIOR SPECIALIST

Kol has been with Commonwealth since 1999. As senior vice president of technology strategy, he helps move our industry-leading technology forward to best serve our staff, advisors, their teams, and their clients. Kol fosters innovation in each of our departments, helping teams dream, design, and ultimately implement their most impactful ideas.

In addition, as financial behavior specialist, he works to make financial planning easier and more effective by helping advisors align their clients’ actions with their goals—for example, calming emotional investors, reconciling spouses’ risk tolerances, and facilitating business and life transitions.

In May 2016, Kol was honored in *Investment Advisor* magazine’s 14th annual IA25, a list of the most influential people in our industry, for his work at the intersection of technology and financial psychology.

Kol received a BA in economics from Brandeis University and a Master of Applied Positive Psychology from the University of Pennsylvania. He is a Certified Usability Analyst; holds FINRA Series 7, 24, and 66 securities registrations; and has earned the CERTIFIED FINANCIAL PLANNER™ (CFP®) certification.

Kol and his wife, Melissa, enjoy bicycling, spending time in nature, and tending to their one raspberry plant.

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JON BOHS

SENIOR VICE PRESIDENT, BROKERAGE OPERATIONS

Jon came to Commonwealth in 1996 from Fleet Brokerage Securities, where he was an assistant manager in its discount brokerage division. As senior vice president of brokerage operations, he assumes bicoastal responsibility for Commonwealth's Trading, Service Center, New Accounts, Transfer of Assets, Retirement Operations, Asset Management Operations, Cashiering, and Direct Investments teams. He works out of the Waltham office, making regular trips to San Diego.

Jon earned a BS in economics and finance from Bentley University and holds FINRA Series 4, 7, 24, 53, 55, and 63 securities registrations. Outside of work, he enjoys golfing, skiing, and tennis, as well as traveling and visiting wineries.



TODD ESTABROOK

SENIOR VICE PRESIDENT, CHIEF MARKETING OFFICER

Todd joined Commonwealth in 2004. As chief marketing officer, he is responsible for developing Commonwealth's overall brand strategy and for managing the execution of the company's marketing initiatives, including print and Internet advertising, websites and social media presence, direct marketing, collateral materials, and internal publications, as well as client-focused marketing programs for the firm's network of advisors.

Todd brings with him more than 25 years of marketing experience—in both client and agency roles—directing integrated marketing programs in the personal investment and travel industries and for clients in the telecommunications, technology, financial services, and consumer products categories.

Todd holds a BA in history from Colgate University, as well as an MS from the Graduate School of Business Administration at New York University. He serves on the Board of Governors of the Handel and Haydn Society in Boston, is on the Board of Governors for the University Club Boston, and is past chairman of the Board of Directors for Chorus America in Washington, DC.

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GREG GOHR, AIF®

SENIOR VICE PRESIDENT, WEALTH MANAGEMENT

Greg joined Commonwealth in 2000. Currently the firm's senior vice president of wealth management, he oversees the Advanced Planning, Annuity Research, Asset Management, Insurance, Investment Research, and Retirement Consulting Services teams.

Since joining Commonwealth, Greg has worked in various departments to gain a broad-based knowledge of the internal workings of a full-service broker/dealer-RIA. This allows him to provide a bridge between wealth management concepts and advisor service, consultation, and implementation.

Prior to Commonwealth, Greg worked at John Hancock Mutual Funds. Before that, he played professional baseball for eight years and coached for two years. He graduated from Santa Clara University in California and completed the CERTIFIED FINANCIAL PLANNER™ (CFP®) program at Merrimack College in Massachusetts. He holds FINRA Series 6, 7, 24, 63, and 65 securities registrations and maintains the Accredited Investment Fiduciary® (AIF®) designation.

In his spare time, Greg enjoys spending time with his family, as well as reading and mountain biking.



JIM HOMMEYER

SENIOR VICE PRESIDENT, STRATEGIC AND TAX PLANNING

Jim develops financial evaluation models to support Commonwealth's business analysis and decision-making process. He also manages the business planning process and works with managers to identify new opportunities.

Prior to joining Commonwealth, Jim worked at Fidelity Investments for 10 years, the last 5 of which he spent as director of financial planning and analysis for Fidelity Capital, the private equity investment group. Jim has also worked for Ernst & Young, KPMG Peat Marwick, and United Technologies. He graduated from Colgate University with a BA in political science. Jim also holds an MBA from the University of Minnesota.

A recovering ski bum, Jim lived and "worked" for two years after college at Vermont's Stowe Mountain. He enjoys hiking, canoeing, and sharing the agony with other Red Sox fans. If pressed, he will admit to being a fan of English Premier League soccer.

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PAUL MAHAN, AIF®

SENIOR VICE PRESIDENT, RETIREMENT
CONSULTING SERVICES

Paul joined Commonwealth in 2010 as director of retirement consulting services.

With more than 20 years of experience in the retirement plan industry, Paul now leads the Retirement Consulting Services group strategy and is responsible for developing tools, dedicated resources, and best-in-class products and services so that Commonwealth advisors can offer clients an enhanced framework in which their workplace benefit programs can flourish.

Prior to joining Commonwealth, Paul was responsible for the DCIO and subadvisory business at Pioneer Investments. Prior to Pioneer, he served in a variety of management roles within the qualified retirement plan business with Fidelity, Putnam Investments, and Scudder, Stevens & Clark. Paul currently holds FINRA Series 6, 7, 24, 63, and 65 securities registrations, as well as the Accredited Investment Fiduciary® (AIF®) designation.

Paul is a current board member of the Retirement Advisory Council and has been recognized as one of the 100 Most Influential People in the 401(k) Industry by the *401(k) Wire*.



W. BRADFORD MCMILLAN, CFA®, CAIA, MAI

SENIOR VICE PRESIDENT, CHIEF INVESTMENT OFFICER

As chief investment officer, Brad chairs Commonwealth's investment committee and is the primary spokesperson for the firm's investment divisions. He maintains a daily blog, *The Independent Market Observer*, and is regularly sought out for real-time thoughts by various national financial news outlets.

Brad joined Commonwealth as director of alternative investments and then served as director of investment research before assuming his present position. Prior to joining Commonwealth, he founded Dartmouth Realty Advisors, a commercial real estate advisory and consulting firm. He has advised on more than \$2 billion in real estate in 26 states and in Canada. Brad is a frequent guest speaker at industry conferences, including Reuters AdvicePoint Forum, BMO Capital Markets' Non-Traded REITs Forum, the Information Management Network Symposium, and the FPA National Capital Area Chapter. He is a regular contributor to *Forbes*.

Brad earned an undergraduate degree from Dartmouth College, an MS in real estate development from MIT, and an MS in finance from Boston College. He is an MAI-designated member of the Appraisal Institute, where he has served on the Editorial Board of *The Appraisal Journal*.

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E.J. SUTHERLAND

SENIOR VICE PRESIDENT, INFORMATION TECHNOLOGY

E.J. joined Commonwealth in July 2011. As senior vice president, information technology, he oversees the entire Technology department, including personnel, software, infrastructure, and support. He is also responsible for technology planning and strategy and for the management of Commonwealth's technology investment portfolio.

Prior to joining Commonwealth, E.J. held numerous jobs within the technology industry. He was chief technology officer for National Financial Services LLC's Automated Property Valuation and Insurance division, vice president of information technology for Blue Cross & Blue Shield of Rhode Island, and, most recently, vice president and CIO for the Arbella Insurance Group in Quincy, Massachusetts.

E.J. received his bachelor's degree with a concentration in mechanical engineering from the U.S. Military Academy at West Point and his master's degree in engineering management with a focus on information systems and information management from the George Washington University in Washington, DC. He has also served as a commissioned officer in the U.S. Army, leading field artillery and aviation units.

In his spare time, E.J. enjoys numerous fitness activities; puttering around the house; and reading about science, philosophy, current events, and business.



PAUL TOLLEY

SENIOR VICE PRESIDENT, COMPLIANCE

Paul started at Commonwealth in August 2006. As senior vice president, compliance, he is responsible for establishing, administering, and enforcing Commonwealth's broker/dealer and investment advisor supervisory and compliance policies and procedures. He is also responsible for the general management and leadership of the firm's Compliance and Licensing staff.

Paul has more than 20 years of compliance experience and a strong background in broker/dealer and investment advisory best practices. Prior to joining Commonwealth, he was first vice president and chief compliance officer for National Planning Holdings of Santa Monica, California, where he oversaw compliance for the four independent broker/dealers within the NPH broker/dealer network. He has also served in senior compliance positions at Cambridge Investment Research and LPL Financial. Paul earned his BS in business administration from Northeastern University in Boston; holds FINRA Series 4, 7, 24, 53, 63, and 65 securities registrations; and is a member of the National Society of Compliance Professionals.

In his spare time, Paul enjoys hiking, golfing, canoeing, traveling, and spending time with his wife, Holly.