# WELLSPRING

A News Source Brought to You by Wealthspire

VALUES-DRIVEN

# Our People Make the Difference


WEALTHSPIRE ADVISORS

# Industry Recognition*

### FRANK P. MARZANO, OUR TEAM'S FOUNDER

- 2025 Frank P. Marzano – Barron's Advisor Hall of Fame
- Barron's Advisor Top 1200 Financial Advisors 2025
- 2025 Frank P. Marzano – Forbes Best-In-State Wealth Advisor
- 2024 Frank P. Marzano – Barron's Top Independent Advisor
- 2024 South Florida Business Journal – Best Places to Work

### WEALTHSPIRE FIRMWIDE RANKINGS

- 2025 Worth Magazine's Top RIA Firms
- 2025 InvestmentNews Awards Excellence Awardee RIA Firm of the Year
- 2025 Newsweek – America's Top Financial Advisory Firms
- 2024 Forbes – America's Top RIA Firms
- 2024 USA Today – Best Financial Advisory Firms

**Wealthspire is composed of a deep pool of talented team members.**
Our clients are supported by a world-class investment team of 20+ people and have access to in-house professionals such as trust and estate attorneys. This landscape further positions us to provide our clients with creative and sound solutions.

| | |
|---|---|
| Total Employees: 380+ | Total CFP® Professionals: 110+ |
| Total Advisors: 130+ | Office Locations: 20+ |

**Total AUM:**
**$31 billion**

Data in table above as of 6/30/2025 for Wealthspire Advisors LLC and its subsidiaries



*See final disclosures for more details on the awards listed above.

# Dear Valued Clients and Partners,

As we reflect upon another year of growth and evolution, we want to take a moment to share how deeply grateful we are for the trust you place in us every day. Your confidence has fueled not only our progress as a firm but also our continued commitment to serve, lead, and give back—to you, our community, and the broader financial services industry.

Our people make the difference, brought together by our shared core values since day one. These values have guided us as we have expanded our presence in the industry through speaking engagements, educational forums, and thought-leadership initiatives. Whether we are being asked to speak at national conferences, contributing to white papers, or leading workshops for our peers, our goal remains the same: to share what we have learned, continue learning from others, and help shape the future of our industry together.

This spirit of contribution extends beyond our industry. We are proud of our active involvement in the communities we serve—whether it's through financial literacy programs, mentorship opportunities, or charitable partnerships.

With our expanding footprint and capabilities, we have held tightly to our boutique roots. We pride ourselves on offering the personal attention and tailored strategies of a smaller firm while leveraging the resources, experience, and insight typically associated with much larger institutions. It's a combination that allows us to meet your needs with both precision and power.

And while our people, our systems, and our strategies continue to evolve, one thing remains constant: **Your trust is the foundation of everything we do.** Every relationship, every solution, every success story—we owe it all to the confidence you've placed in us, and we never take it for granted.

Thank you for being an essential part of our journey. We look forward to continuing to grow with you, serve you, and shape the future of financial services—together.

With deep appreciation,

*Your Wealthspire Team*

Left to right: Frank J. Lavrigata, CFP®, Managing Director; Charles Scarallo, CFP®, CPA, Managing Director; Frank P. Marzano, CFP®, CPA, Managing Director; Margaret Iamunno, SVP, Melville Office Lead; Chris Castellano, CFP®, CPA, Managing Director; Michael Santo, Managing Director; Patrick Wren, Managing Director

# Resources for the Rising Generation

RISING Gen

## INVESTING IN THE FUTURE

**At Wealthspire Advisors, we care deeply about your family—not just today, but for generations to come. Rising Gen is a space designed to connect you to peers and advisors to get serious about anything from financial management to career development. Our focus is to help young adults assemble the tools to navigate life's important decisions.**

**Peer-To-Peer Community:**
Established connections between registrants and advisors in their age group

**Direct Contact:**
Tailored resources and informed support through personal outreach

**Hands-On Practice:**
Interactive webinars designed to workshop advice in real time

**Staying Informed:**
Committed to supporting families, resources are valuable and accessible

## FINANCIAL FOUNDATIONS
***Summer Webinar Series***


This summer, Wealthspire introduced the Financial Foundations Summer Virtual Series—a set of four timely, accessible webinars designed to build financial confidence and open the door to meaningful money conversations within families. From investing basics to intergenerational planning, each session is crafted to educate and empower the rising generation.

Parental involvement is encouraged. Bring your whole family together to learn about your finances!

**Investing 101: The Basics**
June 17, 2025
WATCH RECORDING

**Budgeting Essentials**
July 8, 2025
WATCH RECORDING

**Investing 201: Beyond Basics**
July 29, 2025
WATCH RECORDING

**Family Wealth Conversations**
August 12, 2025 4pm ET
REGISTER

## THE INVESTMENT LAB
***A Hands-On Experience***

Our upcoming Investment Lab is a collaborative workshop amongst registrants and advisors in their age group. These established, knowledgeable professionals will guide attendees through a realistic trading simulator to learn about portfolio management and strategic investments. Experience how investment decisions affect your hypothetical portfolio in real time, based on real market data.

Ages 18-28 welcome.

## THE CHANGING LANDSCAPE OF COLLEGE ADMISSIONS

As an extension of our Rising Gen Initiative, we're proud to partner with ESM Prep, a leading college advisory service, to bring valuable educational seminars to our friends and family. These sessions will focus on how students can stand out in today's increasingly competitive college admissions landscape—and prepare for success well beyond the classroom.

Stay tuned for our upcoming webinar series—we'd love to have you join us. With college admissions becoming more competitive and complex than ever, these sessions are designed to equip families with the insights and strategies needed to navigate the process confidently.

Good financial habits start early. Let's work together to set your family up for a lifetime of informed choices and confident decision-making.

# Leading the Way

## Spotlight on our People


### Frank P. Marzano, CFP®, CPA

**25+ YEARS OF LEADERSHIP, INNOVATION, AND COMMUNITY IMPACT**

With more than two and a half decades of experience in the financial industry, Frank P. Marzano has built more than a career—he's built a legacy. A respected thought leader and industry pioneer, Frank has consistently stayed ahead of the curve, guiding clients and institutions through market complexities with insight, integrity, and a steadfast commitment to their success.

Frank's expertise and leadership have earned him recognition from top-tier financial publications including Forbes and Barron's. His reputation as a forward-thinking strategist and principled advisor places him among the most influential voices in the financial sector today.

Frank joined Wealthspire because it aligned deeply with his personal and professional values—integrity, client-first service, and a genuine commitment to improving lives. He saw in Wealthspire a platform not only to deliver exceptional financial guidance but also to champion the causes and communities that mattered most to him.

Beyond his professional accomplishments, Frank is deeply committed to making a meaningful difference in the lives of others. He is passionate about giving back to the community and driving initiatives that create lasting change. As Chairman of Impact Through Golf, he leads the charitable efforts behind the American Express PGA Golf Tournament in the Coachella Valley. Under his leadership, the event has raised millions of dollars for local charities, supporting education, healthcare, and youth development programs throughout the region.

Frank's mission has always been clear: build a strong foundation, lead with purpose, and make a difference. As the driving force behind our team, he continues to inspire excellence—not just in finance but also in the communities we serve.

BARRON'S
Hall of Fame Advisor

Frank P. Marzano earned his place in the Barron's Advisor Hall of Fame through over a decade of consistent excellence, having been named to Barron's annual Top 100 Advisor ranking for more than 10 years. His persistent dedication to his clients, deep industry expertise, and long-term track record of success exemplify the qualities recognized by this prestigious honor. Frank's inclusion reflects both his professional integrity and his enduring impact on the financial advisory field.



### Chris Castellano, CFP®, CPA

**Managing Director**

Chris Castellano is a Certified Financial Planner® (CFP®) and CPA who brings more than a decade of experience to his role at Wealthspire Advisors. A graduate of St. John's University, Chris specializes in guiding senior executives and multigenerational families through the complexities of wealth planning and offering astute mentorship to colleagues.

Chris is known for blending deep technical expertise with a strong sense of family and values-based planning. He is particularly skilled at navigating shifting tax laws and financial regulations, helping clients develop forward-thinking strategies that protect and preserve their legacies.

### Charles Scarallo, CFP®, CPA

**Managing Director**

Charles Scarallo is a CFP® and CPA who brings deep tax expertise and nearly 20 years of experience in finance to wealth advisory. He specializes in guiding high-net-worth individuals, multigenerational families, and business owners through sales, succession, and complex estate and tax planning, crafting holistic financial plans aligned with long-term goals.

After graduating from SUNY Old Westbury, Charles spent a decade in public accounting, advising family offices and executives and building a strong foundation in tax-efficient wealth strategies. He's actively engaged in community initiatives and industry conferences, serving as Treasurer on the Board of Smile Farms, and recently spoke with *Worth Magazine* at WealthManagement Edge on the role of emotional intelligence in financial advising.

### Frank J. Lavrigata, CFP®

**Managing Director**

Frank J. Lavrigata is a CFP® who has been with the firm for two decades and is known for his thoughtful, relationship-centered approach. A proud St. John's University alumnus, Frank works with a wide range of clients, including those looking for guidance in navigating unfamiliar or complex financial situations. He focuses on simplifying the process and helping clients gain clarity and confidence in their financial decisions.

Frank develops personalized strategies tailored to each client's unique goals and priorities. In addition to his client work, he actively supports nonprofits as a member of The Columbus Citizens Foundation, which provides philanthropic advisory services for those with charitable funds. Also committed to staying engaged in the industry, Frank recently shared his insights as a speaker on industry panels hosted by Barron's and BNY Pershing.

# Leading the Way
## Spotlight on our People

### Patrick Wren
**Managing Director**

With more than 20 years of experience, Patrick Wren brings deep technical expertise and a client-focused approach to the Wealthspire team. A graduate of Binghamton University and Siena College, he provides comprehensive wealth management, including investment strategy, tax and estate planning, charitable giving, insurance, and retirement planning.

Patrick specializes in advising professional golfers and law firm partners, drawing on his extensive background working closely with legal professionals to address complex financial needs with precision. Known for his empathetic and thoughtful style, Patrick builds trusted, long-term relationships while guiding clients through life's transitions with clarity and confidence.

### Brian McAuliffe, JD
**Managing Director**

With more than 30 years of experience, Brian McAuliffe is a knowledgeable and dedicated advisor, helping CEOs, entrepreneurs, and families navigate complex financial landscapes. A Columbia University and University of Notre Dame alumnus, McAuliffe studied literature and law, which equipped him with a broad and deep intellectual foundation from which to understand each client and present custom solutions for their financial situations. He began his career in healthcare investment banking, providing him with a thorough understanding of the competitive dynamics within the U.S. healthcare sector.

Brian is deeply involved in philanthropy, and serves as president of two private foundations supporting the Columbia University community. He also co-founded The Thomas Merton Institute for Catholic Life, which aims to integrate Catholic intellectual and pastoral traditions into secular universities.

### Michael J. Santo
**Managing Director**

Michael Santo brings more than 20 years of investment expertise to Wealthspire Advisors, serving high-net-worth families, business owners, and professionals across the Northeast and South Florida. A graduate of the College of the Holy Cross and the Fordham University Graduate School of Business, he combines a lifelong passion for investing with a strong economics background.

Previously, Michael served as a Managing Director, Portfolio Manager at Bank of America (BofA) Private Bank, where he managed a book of more than $2 billion in client assets. Michael is dedicated to helping clients navigate changing market environments and building a foundation for long-term financial success.

### Eric Bernstein, CAIA
**Senior Vice President, Investments**

Eric is a Chartered Alternative Investment Analyst® with 10 years of experience focused exclusively on private equity, credit, and real estate transactions, as well as hedge fund strategies. His work spans all sectors, industries, stages, and capital structures, giving him a comprehensive understanding of the private markets landscape. Eric plays an integral role in our ability to deliver tailored private investment and consulting services. He is a strong advocate for the role of private markets in diversifying client portfolios and helping them achieve distinct, long-term financial objectives.

## OUR SENIOR VICE PRESIDENTS
### At the Heart of Client Service

As the first point of contact, our Senior Vice President Advisors are the cornerstone of exceptional service. Always accessible and deeply knowledgeable, they foster strong, lasting relationships with clients by combining financial expertise with a personal touch. These professionals work closely with you to ensure seamless support, earning deep trust through consistent communication, reliability, and a commitment to each client's goals.

Our employees are more than colleagues; they are part of a family. They've grown with us, weathered Market cycles with us, and stood by our clients through every important life milestone. Their continued presence means that our clients are often greeted by the same familiar voices, the same trusted advisors, year after year.

Left to right: Taylor Stathis, CFP®, SVP; Danielle Paganuzzi, SVP; Rosey Timoney, CFP®, SVP; Lyndsey Gorham, SVP; Carolina Llano, CFP®, SVP

# Our Core Values

## Guiding every decision we make

**Our core values have remained consistent from the start. Fully embraced by our team, they are deeply embedded in our culture—defining who we are now and always.**

### 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 integrated network of professionals in service to the goal of providing 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 the expectations 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 our services to pursue the specific goals each client defines. By prioritizing results, we aim to promote client confidence through unpredictable markets and support their goals of creating and preserving wealth for future generations.

### YOUR ADVICE TEAM

A small team specifically assigned to you, aligned with your goals powered by our core values

Left to right: Shannon Thieke, Advisor Associate; Elizabeth Sforza, Senior Associate, Client Services; Rosey Timoney, CFP®, SVP; Frank J. Lavrigata, CFP®, Managing Director; Michael Bueti, CFP®, AVP; Michael Bongiorno, FPQP™, Advisor Associate; Alyson Woolbright, FPQP®, Senior Advisor Associate

Left to right: Andrew Frattaroli, FPQP™, AVP; Michael J. Santo, Managing Director; Teddy Kramer, Advisor Associate; Belle Bennett, Advisor Associate

Left to right: Juliana Gadaleta, Senior Advisor Associate; Jared Wolfe, CPA, Senior Advisor Associate; Chris Castellano, CFP®, CPA, Managing Director; Danielle Paganuzzi, SVP

Left to right: Katarina Obermaier, FPQP™, Senior Advisor Associate; Andy Gomez, Advisor Associate; Charles Scarallo, CFP®, CPA, Managing Director; Taylor Stathis, CFP®, SVP; Lyndsey Gorham, SVP; Kerry Bragg, AVP, Client Service

Left to right: Nick Crapanzano, Client Service Associate; Vincent Pecoraro, FPQP™, Senior Advisor Associate; Patrick Wren, Managing Director; Carolina Llano, CFP®, SVP

# Why Choose Our Team?

**Here's how we differentiate ourselves from the rest.**

### COMPREHENSIVE WEALTH MANAGEMENT
Our team focuses on not only investments but also tax planning, estate planning, philanthropy, and intergenerational wealth transfer.

### MULTIGENERATIONAL SUPPORT
It is crucial to prepare the next generation for financial success.
We offer specialized educational programs, mentorship opportunities, and guidance to empower your family members in making informed financial decisions and maintaining a strong family legacy.

### PERSONALIZED SERVICES
Whether you require assistance with investment management, risk assessment, family governance, or administrative support, our dedicated solutions team is here to provide you with tailored solutions that suit your family's financial requirements.

### ACCESS TO TRUSTED NETWORKS
Our network of professionals, including legal advisors, tax specialists, and investment managers, allows us to provide you with select resources and opportunities that are right for you.

### OUR SERVICES ARE ALWAYS CENTERED AROUND YOUR NEEDS
- High-touch approach, ensuring personalized attention and support
- Proactive strategy, consistently anticipating and addressing your needs
- Comprehensive focus on all financial aspects for a holistic approach
- Customized solutions tailored to your specific circumstances and goals
- Dedicated to understanding and prioritizing your unique needs and objectives



# Our Comprehensive Service Offerings

**Understanding that each client is unique, we collaborate with you to create tailored solutions that address your specific needs, goals, preferences, and circumstances. Our core services are driven by specialized teams in areas like investment and portfolio management, family office accounting, and wealth strategies. These services are provided by your dedicated advice team and enhanced with insights from across our organization.**

### WHAT WE CAN DO FOR YOU
- Financial Planning
- Asset Management
- Tax Planning
- Insurance & Risk Management
- Generational & Estate Planning
- Family Governance & Education
- Banking & Credit Facilities
- Charitable Planning
- Cash Flow Management & Bookkeeping
- Concierge Services
- Due Diligence for Alternative Investments
- Project-Based Planning
- Corporate Accounting

# FAMILY OFFICE ACCOUNTING SERVICES (FOA)

**Our FOA team provides streamlined, high-touch financial management designed to save you time, ensure accuracy, and support long-term financial clarity.**

### WE SET IT ALL UP FOR YOU

We customized a system for managing your financial logistics

- **Bill Pay:** We streamline day-to-day financial responsibilities.
- **Vendor Management:** Bills are sent directly to a dedicated inbox, and we coordinate with vendors so you don't have to
- **Payroll:** We manage household employee payroll, ensuring compliance and proper documentation.

### CUSTOMIZED REPORTING, YOUR WAY

Our customized reporting and budgeting processes provide your family with a clear, consolidated view of their financial picture

- **Quarterly & Annual Book Closings:** We maintain clean, accurate books for strategic planning and tax readiness.
- **Categorization for Tax Efficiency**: Tools like Bill.com allow us to consistently tag expenses to reduce tax liability and improve reporting accuracy.
- **Budget Tracking:** We categorize and align spending to provide clear, customized budget insights.

### LEAVE THE EFFICIENCY TO US

Your bills and expenses are handled with precision, efficiency, and on-time execution

- **Streamlined Assurance:** We handle the day-to-day operations so you can focus on what matters most.
- **Consistency & Accuracy:** Proper categorization reduces errors and maximizes deductions.
- **Personalized Support:** A dedicated FOA team that knows your financial landscape and manages the details end-to-end.

**Did You Know?**

We provide outsourced accounting services for businesses owned by our clients. If you have your own business and need financial oversight, reporting, or day-to-day accounting support, we can serve as your controller to help you operate efficiently and strategically.

**What This Means for You**

More time back in your day, clear insight into your financial situations, and the peace of mind that comes with knowing your affairs are handled securely and professionally.

## LEADING MEMBERS OF OUR FOA TEAM

**Our FOA team is comprised of knowledgeable and highly skilled professionals. The senior accountants within this team serve as detailed experts, leading by example and providing reliable service for clients.**

Josh Goldsmith, CPA, SVP, Head of Family Office Accounting; Alice Vecchione, CPA, Family Office Accounting Manager; Nathan Banks, CPA, Family Office Accounting Manager; Sneh Shah, CPA, Senior Family Office Accountant; John-David Kirby, Family Office Accountant

### Team Member Feature

**Sneh Shah, CPA**

**Senior Family Office Accountant**

Sneh has been with us for almost four years and consistently goes above and beyond to ensure that every detail is handled with precision and care. With a degree in Political Economy from University of California, Berkeley, Sneh brings a unique analytical perspective to her work, balancing financial expertise with a broader understanding of the global and economic forces that shape our clients' lives. Her insight, paired with her technical acumen, allows her to navigate complex situations with clarity and confidence.

"Our Family Office Services provide peace of mind with accurate, timely and secure support of all the details, saving you time to focus on other priorities. We take care of the daily tasks that can become overwhelming, ensuring that you're in trusted hands and everything is managed smoothly."

**Josh Goldsmith, CPA**
**Vice President, Head of Family Office Accounting**

# People You Trust: Built for the Long Term

**At Wealthspire, longevity isn't just a number; it represents the deep-rooted relationships we've built over time. Many of our team members have been with us for 10, 15, and even 20 years. That kind of dedication is rare in any industry, and it speaks volumes about the culture we've created. We have a culture built on trust, respect, and shared values.**

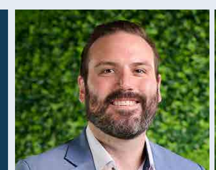
Many of our client relationships span generations, and we take great pride in walking alongside families as they grow, plan, and protect their wealth. Just as we celebrate the tenure of our employees, we celebrate the enduring partnerships we've formed with the people we serve.

## 20+ YEARS OF SERVICE: Our Milestones

### 20+ YEARS

**Frank P. Marzano, CFP®, CPA,** Managing Director

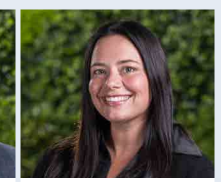
### 10+ YEARS



**Frank Balas, CFA®,** Vice President, Investments

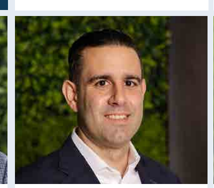
**Eric Bernstein, CAIA,** Senior Vice President, Investments

**Chris Castellano, CFP®, CPA,** Managing Director



**Lyndsey Gorham,** Senior Vice President

**Frank J. Lavrigata, CFP®,** Managing Director



**Charles Scarallo, CFP®, CPA,** Managing Director

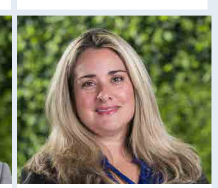
**Elizabeth Sforza,** Senior Client Service Associate

**Danielle Siano, MS, RD,** Special Projects Manager

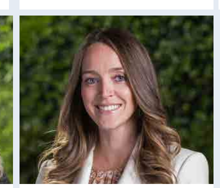
**Rosey Timoney, CFP®,** Senior Vice President

### 8+ YEARS

**Margaret Iamunno,** Senior Vice President, Melville Office Lead



**Danielle Paganuzzi,** Senior Vice President



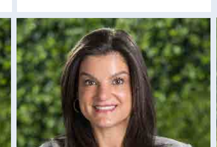
**Taylor Stathis, CFP®,** Senior Vice President

### 5+ YEARS

**Michael Bueti, CFP®,** Assistant Vice President, Client Service

**Kerry Bragg,** Assistant Vice President, Client Service

**Melanie Conte,** Senior Executive Assistant to Frank P. Marzano



**Angela Loffredo,** Assistant Vice President, Client Services

**Brian McAuliffe,** Managing Director

**Patrick Wren,** Managing Director



# Safeguarding Your Assets Is Our Highest Priority

**We partner with the most-trusted banks to ensure your assets are secure.**

Our trusted custodians are among the largest clearing providers in the industry. They manage key functions such as the execution, clearance, and settlement of transactions. As our chosen custodians, they are responsible for the safekeeping, receipt, and delivery of client funds and securities. Protecting client assets is a core priority for our preferred custodians, and they are distinguished by their strong financial standing.

**By leveraging the strengths of leading custodial partners, we provide our clients with choice; confidence; and the assurance of a secure, reliable foundation.**

BNY | PERSHING

Fidelity INVESTMENTS

charles SCHWAB

### THE POWER OF CHOICE

**Partnering with Three Leading Custodians to Serve Our Clients**

As a Registered Investment Advisory (RIA) firm, we pride ourselves on offering clients the independence, flexibility, and personalized service that define fiduciary excellence.

BNY, Fidelity, and Charles Schwab each bring a unique set of capabilities to the table, all grounded in rigorous asset protection standards, cutting-edge technology, and a commitment to investor security. This allows us to tailor solutions to each individual circumstance with precision, aligning our clients' individual needs with the strengths of the custodian best suited to their goals.

Whether it's competitive lending solutions, access to specialized separate account managers, or highly customized portfolio management options, our multi-custodian approach ensures our clients receive a level of versatility and value that's difficult to match.

# *Wealthspire in the Mix*

At the table with the brightest minds

## WEALTHSPIRE TAKES THE STAGE


Left to right: Shannon Thieke, Advisor Associate; Margaret Iamunno, SVP, Melville Office Lead; Vincent Pecoraro, FPQP™, Senior Advisor Associate

Our team is proud to be recognized for its thought leadership and active presence across the financial industry. Through speaking engagements, panel participation, and contributions to leading publications, we stay at the forefront of evolving trends and best practices.

This visibility isn't just about recognition—it reflects our commitment to learning, innovation, and sharing insights that matter. It empowers us to offer smarter insights, strategic guidance, and a sharper view of what lies ahead in the future.


Margaret Iamunno, SVP, Melville Office Lead, speaking at the Barron's Teams Summit on a panel of distinguished professionals.

### BARRON'S ADVISOR TEAMS SUMMIT

We believe our firm's expanding thought leadership within the industry sets us apart. Margaret Iamunno, one of our distinguished experts, recently shared her valuable insights as a speaker at the Barron's Teams Summit. She joined the discussion on "Forming Unstoppable Teams with Aligned Functions, Flexible Frameworks & Meaningful Incentives." Her participation on the panel highlights Wealthspire's commitment to staying at the forefront of the ever-evolving wealth management landscape and continually building upon a dedicated team to serve you and your family.


Frank J. Lavrigata, CFP®, Managing Director, moderating a panel at the Barron's Advisor Independent Summit

### BARRON'S ADVISOR INDEPENDENT SUMMIT

Frank J. Lavrigata moderated a panel discussion at Barron's Advisor Independent Summit on "The Generational Shift: Serving the Next Wave of Clients & Talent." Frank shed light on how firms can stay ahead by rethinking their approach to both client engagement and talent development. As younger generations reshape the financial landscape, adapting to their values isn't optional — it's a strategic imperative for those aiming to thrive in a changing industry.


Charles Scarallo, CFP®, CPA, Managing Director, speaking on a panel at the Barron's Advisor Independent Summit

At Barron's Advisor Independent Summit, Charles Scarallo spoke on a panel titled "Crafting Enduring Legacies: Taking the Long View with Holistic Tax & Estate Solutions." Charles tackled the critical role of proactive planning in securing a lasting financial legacy. In a time when financial decisions are more intricate than ever, his insights highlighted how thoughtful tax and estate strategies can provide clarity, continuity, and confidence for future generations.


Charles Scarallo, CFP®, CPA, Managing Director

### RIA EDGE

**Emotional Intelligence: A Core Skill for Today's Financial Advisors**

As a media partner to WealthManagement EDGE 2025, Worth interviewed Charles Scarallo, Managing Director at Wealthspire Advisors, to explore how emotional intelligence is reshaping the role of today's financial advisor. Charles highlighted the importance of guiding clients through life's pivotal moments and complexities, respecting confidentiality, and embracing conflict to build trust and shared values.

In today's environment, successful advising requires emotional intelligence just as much as technical expertise.

LEARN MORE

From left to right: Emily Platt, CFP®, VP, Advisor Success; Anora Gaudiano, CFP®, VP; Aviva Pinto, CDFA, CDS, Managing Director; Lyndsey Gorham, SVP; Danielle Siano, MS, RD, Special Projects Manager; Julie Penwell, CFP®, AVP

LEARN MORE

### WOMEN OF WORTH

**Worth's Groundbreaking Women Summit**

Some of our many hard-working and intelligent women attended Worth's Groundbreaking Women Summit in May. The summit provided a platform for women in business to support one another, exchange experiences, and draw inspiration from success stories in a community focused on personal growth and empowerment.

Advisor Aviva Pinto, CDFA, CDS spoke on a panel, where she dove into the latest statistics and trends around divorce, including the financial factors that often drive the decision to separate.

Aviva also highlighted why it's essential for women to take ownership of their finances and build a trusted network of legal, financial, and emotional support. Aviva sparked conversation and offered practical advice for navigating any kind of change with confidence.

# Wealthspire in the Mix

At the table with the brightest minds

## THOUGHT LEADERSHIP: Authored by our industry experts

Left to right: Christopher Castellano, CFP®, CPA, Managing Director; Juliana Gadaleta, Senior Advisor Associate

READ MORE

### TAX & TARIFFS: STAYING AHEAD OF CHANGE

With strong collaboration, Chris Castellano and Juliana Gadaleta stay on top of tax policy updates and ensure every client is equipped with the insights that matter.

Throughout the federal government's process of signing the “One, Big, Beautiful Bill” into law, Chris and Juliana remained on top of every update and provision, sharing timely and accurate resources on the subject matter.

### PROACTIVE TAX POLICY GUIDANCE & STRATEGIC INSIGHTS

In a constantly shifting tax landscape, staying ahead isn’t optional—it’s essential. Our specialized team actively monitors and interprets tax policy developments at both federal and state levels, translating complex legislation into clear, actionable insights for our clients. Through timely updates, personalized briefings, and curated thought-leadership content, we ensure you’re always informed about how changes may affect your specific circumstance.

Combining technical expertise with strategic foresight, we help you navigate tax complexity with confidence—turning uncertainty into opportunity.

Frank Balas, CFA®, VP, Investments

READ MORE

### FRANK BALAS: MARKET OUTLOOK & COMMUNICATION

Frank Balas, our Vice President of Investments, plays a pivotal role in shaping and articulating our firm’s investment approach. With deep market insight and a disciplined strategic perspective, he leads the development of our market outlook—analyzing economic trends, asset class dynamics, and geopolitical developments to help guide our positioning.

Through clear, consistent communication—via client updates, market commentary, and strategy briefings—Frank ensures our clients understand not only where we are in the current investment cycle but also how we are navigating it. His ability to translate complex market environments into actionable insights provides our clients with a transparent view of our investment thesis, reinforcing confidence in our process and positioning.

Our latest Market Outlook from Frank provides an overview for the third quarter of 2025, distributed through our Wellspring communications. See the link provided to read his detailed insights and analysis of the market's behavior.



Left to right: Juliana Gadaleta, Senior Advisor Associate; Michele Walthert CFP®, CRPC®, Managing Director, Head of Advisor Success

### WEALTHSPIRE RISING STARS

Juliana Gadaleta was awarded Wealthspire’s Rising Star Award for her provoking contribution to our tax planning communications. Recipients of this honor are advisors with under 10 years of experience, recognized for their exceptional client service and representation of Wealthspire’s commitment to excellence, integrity, and personalized wealth management solutions. We are always proud of the work our advisors do and are over the moon to witness Juliana receive this well-earned praise!

LEARN MORE


Left to right: Michael Bongiorno, FPQP™, Senior Advisor Associate; Michael Bueti, CFP®, AVP; Angela Loffredo, AVP, Client Services

### BNY PERSHING INSITE25

Attending BNY Pershing INSITE25 is not about keeping up–it’s about leading! At Wealthspire, our presence signals a commitment to innovation, excellence, and the evolving needs of our clients. BNY Pershing INSITE2025 is a premier industry event that brings together top minds in finance, technology, and regulation. By participating, we gain insights and tools that help us deliver smarter advice, enhanced service, and innovative solutions.


Left to right: Jared Wolfe, CPA, Senior Advisor Associate, and John-David Kirby, Family Office Accountant, speaking with Stonybrook University's Beta Alpha Psi

### TALKING WEALTH MANAGEMENT WITH STONYBROOK

Jared Wolfe and John-David Kirby spoke at a virtual meeting with Stonybrook University’s distinguished accounting and finance society, Beta Alpha Psi. The two shared valuable insights into the wealth management industry; specifically navigating entrance into the workforce, serving families through family office offerings, and how AI could impact wealth management operations moving forward.

# Wealthspire Good Works

## Our ongoing commitment to community

Left to right: Frank P. Marzano, CFP®, CPA, Managing Director; Pat McCabe, Executive Director, The American Express


Left to right: Andrew Frattaroli, FPQP™, AVP; Madison O'Reilly, Office Coordinator; Melanie Conte, Senior Executive Assistant; Carolina Llano, CFP®, SVP; Danielle Siano, MS, RD, Special Projects Manager; Patrick Wren, Managing Director

### THE AMERICAN EXPRESS PGA GOLF TOURNAMENT AND IMPACT THROUGH GOLF FOUNDATION

Wealthspire had a fantastic experience at this year's American Express PGA Tournament. The tournament's growth has been remarkable, contributing millions of dollars to nonprofit organizations dedicated to supporting Coachella Valley residents since 1960.

Frank P. Marzano is also the Chairman of the Impact Through Golf Foundation, a charity associated with Amex, that strives to provide funding to organizations supporting health and wellness, youth sports, families, education, and homelessness. Frank's involvement took the event to new heights as he, in collaboration with Amex, presented $1,000,000 to 16 Coachella Valley charities at the La Quinta Country Club in California.

LEARN MORE

Left to right: Matt Yakstis, CPA, SVP, Finance; Charles Scarallo, CFP®, CPA, Managing Director; Alyson Woolbright, FPQP™, Senior Advisor Associate; Danielle Paganuzzi, SVP; Danielle Siano, MS, RD, Special Projects Manager; Melanie Conte, Senior Executive Assistant; Chris Castellano, CFP®, CPA, Managing Director

### RADICAL HOPE

Mental health is crucial for high school and college students as they face academic pressure, social challenges, and the transition into adulthood. When left unaddressed, these stressors can lead to anxiety, depression, and burnout, hindering both personal growth and academic success. RADical Hope provides students with supportive mental health programs with coping strategies, safe spaces, and access to counseling—empowering them to manage stress, build resilience, and reach their full potential.

LEARN MORE

> "Around one in seven children and adolescents aged 10 to 19 are affected by mental health conditions."
>
> Source: UN News; October 9, 2024



Left to right: Charles Scarallo, CFP®, CPA, Managing Director; Michael Bueti, CFP®, AVP

Charles Scarallo, CFP®, CPA, Managing Director

### SMILE FARMS

We are proud to support Smile Farms and volunteer annually to lend helping hands in the gardens scattered across Long Island, New York. Smile Farms is a nonprofit organization focused on creating jobs and fostering a meaningful community for adults with developmental disabilities.

This May, Charles Scarallo and Michael Bueti participated in the organization's annual golf outing, a key fundraising event that supports this important mission.

LEARN MORE

> "Persons with a disability are 3x less likely to be employed than those without a disability."
>
> Source: www.americanprogress.org

As a long-time supporter of Smile Farms, Charles Scarallo, CFP®, CPA, Managing Director, has joined the Board of Directors as Treasurer. In this role, he provides financial oversight, leveraging his expertise to shape the financial strategy that supports Smile Farms' mission and vision.

### TOMORROW'S HOPE

Tomorrow's Hope is a foundation focused on equipping young students and schools across Long Island with scholarships and funding for the continued excellence of local education programs. Today, this remarkable organization has served approximately 25,000 students and provided more than $34 million in scholarships. At Wealthspire, we are passionate about the bettering of educational opportunities for generations to come and actively support nonprofits such as Tomorrow's Hope and Read Alliance that make positive impacts for this cause.


LEARN MORE

Left to right: Alice Vecchione, CPA, Family Office Accounting Manager; Frank J. Lavrigata, CFP®, Managing Director; Charles Scarallo, CFP®, CPA, Managing Director; Lyndsey Gorham, SVP

# Wealthspire Good Works

## Our commitment to community

Left to right: Eric Bernstein, CAIA, SVP, Investments; Alyson Woolbright, FPQP™, Senior Advisor Associate; Josh Goldsmith, CPA, SVP, Head of Family Office Accounting; Frank Balas, CFA, VP, Investments

### READ ALLIANCE GALA

Wealthspire values the importance of education for all and supports the Read Alliance. The Read Alliance empowers students by providing those in underserved communities with the resources to foster young minds and build community. Eric Bernstein, Alyson Woolbright, Josh Goldsmith, and Frank Balas had a wonderful time attending the Read Alliance's Gala this year, extending our team's commitment and appreciation for the cause.

LEARN MORE

Left to right: Michael Bueti, CFP®, AVP; Frank J. Lavrigata, CFP®, Managing Director

### SPENCE CHAPIN GOLF CLASSIC

On June 17, Michael Bueti and Frank J. Lavrigata attended Spence Chapin's Golf Classic, a golf outing designated for raising funds for counseling and support services within the adoption community. Spence Chapin Services to Families and Children has advocated for children in need and uplifted the adoption community for more than 115 years.

LEARN MORE

**Wealthspire donates to dozens of nonprofit organizations that make a real impact in our communities. Here are a few worthy causes we've supported.**

- Boca Raton Regional Hospital Foundation
- Cooley's Anemia
- COPE
- Cristo Rey
- Feeding America
- Impact Through Golf
- Lend A Hand
- Marcum Work Challenge
- Northwell Health-Huntington Hospital
- Oasis
- Project Toy
- Radical Hope Foundation
- Read Alliance
- Rotacare
- Smile Farms
- Spence Chapin
- StreetSquash
- SYJCC
- Tunnel to Towers
- Valerie Fund

Our team, often together with our clients, identifies causes we are passionate about and chooses to support nonprofit organizations that make real, tangible differences in the world. If there is a charity close to your heart, please share it with your Advice Team.



# Wealthspire's Internship Program

### FROM INTERNS TO FULL TIME

**Their Journey**

Wealthspire takes pleasure in facilitating growth and development of emerging professionals from their entrance into the wealth management industry. Several of our remarkable employees began their journey with Wealthspire as interns and continue to flourish as seasoned professionals. Through earning credentials, taking on leadership roles, and curating thought leadership content, these colleagues are wonderful representatives of Wealthspire. Our career development pipeline is crucial for the recruitment and integration of the next generation of leaders for our team.

Left to right: Michael Bongiorno, FPQP™, Senior Advisor Associate; John-David Kirby, Family Office Accountant; Kerry Bragg, AVP, Client Service; Juliana Gadaleta, Senior Advisor Associate; Vincent Pecoraro, FPQP™, Senior Advisor Associate; Jenna Wolfe, Marketing Associate

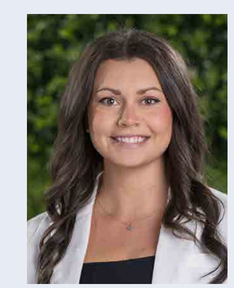
### OUR INTERNSHIP PROGRAM

Wealthspire's Summer Internship Program facilitates a hands-on experience for students or recent graduates to grow as they enter the professional world. Our interns are fully integrated into the firm's operations, experiencing every aspect of our business and making remarkable contributions to the team as a whole. The program ends with a capstone presentation for which the interns showcase all they've learned throughout their time with us.

Left to right: Marco Marzano, University of Miami; Angelina Marzano, Penn State University; Caroline Nelson, Syracuse University; Rylan Moraes, University of Virginia; Andrew Escobar, University of Virginia; Alexander Ammerman, UMass Amherst; Liam Smith, Farmingdale State College; Julian Murcia, Hofstra University

**Team Member Feature**

### PEOPLE FOCUSED, DETAIL DRIVEN



**Madison O'Reilly**
**Office Coordinator**

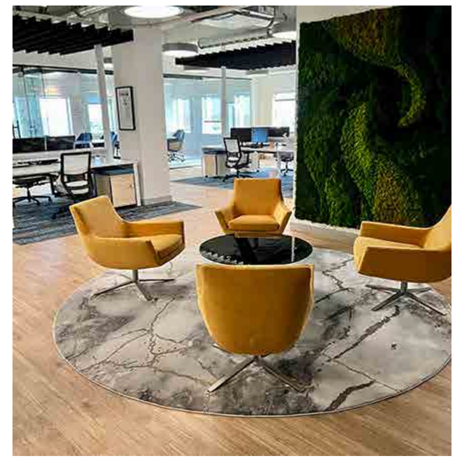
Madison O'Reilly is our Office Coordinator and the go-to person for just about everything—she has a sharp sense of what everyone in the office needs to keep things running smoothly. Within that role, she also serves as the Intern Coordinator, overseeing the summer intern program and acting as the primary support person for the interns. She fosters a collaborative environment, supports recruiting efforts at career fairs, and helps ensure that each intern and employee has a meaningful experience during their time with the firm.

# Wherever You Are, We're Here to Serve You

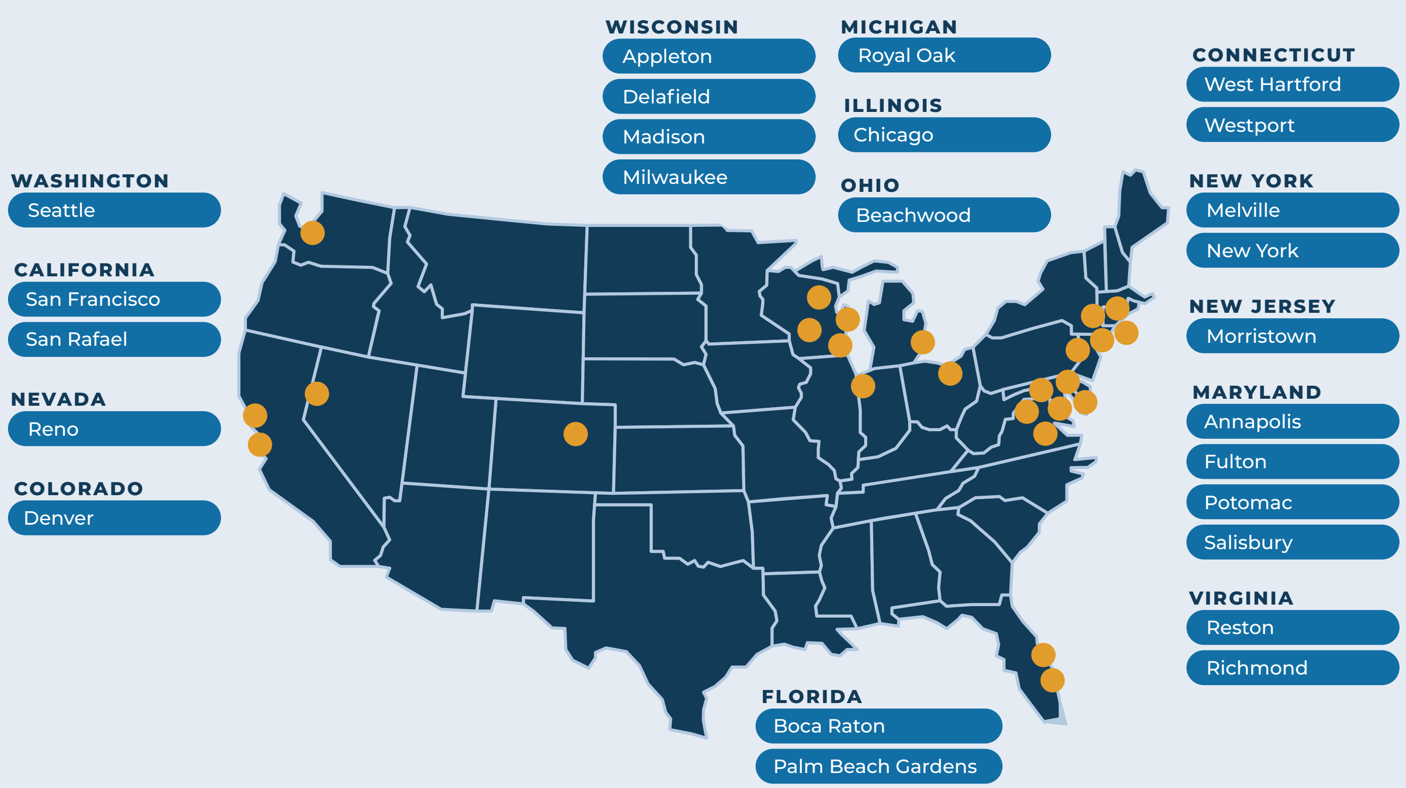
**While we still maintain a devoted presence in the New York metropolitan and southern Florida regions, we have branched out to 20+ additional offices throughout the country to help meet you wherever you are.**


Headquarters: 521 Fifth Avenue
15th Floor
New York, NY 10175

400 Broadhollow Road
Suite 301
Melville, NY 11747



150 East Palmetto Park Road
Suite 500
Boca Raton, FL 33432






# WELLSPRING

A News Source Brought to You by Wealthspire


## Keeping You in the Know

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

### *WELLSPRING* MAGAZINE

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

### *WELLSPRING* COMMUNICATIONS

Wealthspire'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.

### 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.

### 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.

WEALTHSPIRE ADVISORS

Stay tuned for more timely communications from our team as the economic and political landscapes continue to shift in the months ahead. For the latest news and updates, make sure to follow us on social media.

**WWW.WEALTHSPIRE.COM**