



## Ann Rosevear, Esq.

Ann Rosevear serves as President and Chief Trust Officer (CTO) for Dunham Trust Company (DTC), providing expert structuring and administration of trusts to DTC's most complex clients. As President, Ann contributes comprehensive knowledge in trust and estate administration, asset protection and Nevada business planning, as well as overseeing the firm's adherence to fiduciary, regulatory and compliance requirements. As CTO, Ann provides highly attentive trustee services, paying particular attention to risk management issues, discretionary actions, on-going tax planning, communication with co-trustees, beneficiary needs, and professional advisor performance and dedication. Ann offers a well-rounded leadership role and collaborates regularly with families, legal counsel, financial advisors and tax experts in order

to promote innovative approaches and fiduciary best practices to our clients.

Prior to joining Dunham Trust Company, Ann spent 14 years as a principal attorney at Walsh, Baker & Rosevear, P.C. in Reno, focused primarily on estate and business planning, probate, and investment and annuity transfer and underwriting, managing a multi-state practice.

She is also a member in good standing before the State Bar of Nevada and is licensed to practice law in Nevada, with inactive licenses in Oregon and Washington. Ann presently serves on the Nevada Bankers Association Trust Committee, as President of the Northern Nevada Estate Planning Counsel, and holds the NAEPC Advanced Estate Planner (AEP) designation.



## Ben Edwards

Benjamin P. Edwards is a Professor of Law at the William S. Boyd School of Law, University of Nevada, Las Vegas. He specializes in business and securities law, corporate governance, arbitration, and consumer protection. Before joining UNLV in 2017, Professor Edwards practiced as a securities litigator at Skadden, Arps, Slate, Meagher & Flom LLP in New York, where he represented clients in complex civil litigation, including cases arising from the Madoff Ponzi scheme and the 2008 financial crisis.

Professor Edwards's scholarship has been published in leading law reviews and journals, and he frequently contributes to discussions on financial regulation and corporate law. He is also a regular contributor to the Business Law Prof Blog.

He holds a J.D. from Columbia Law School and a B.A. from the University of South Carolina.

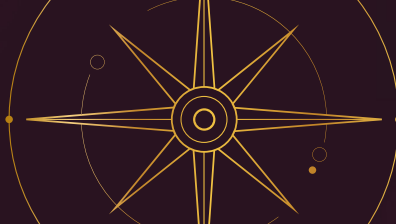


## Brandon Wilson

Brandon Wilson is Director of Information Technology and Chief Information Security Officer for Dunham & Associates Investment Counsel, Inc., and its affiliate, Dunham Trust Company. At Dunham, Brandon is responsible for supporting and innovating technology and striving to protect users in the realm of cybersecurity.

Brandon has over 20 years of IT experience, including experience with worldwide technical support companies, San Diego Law Firms, IT contractor for the military on NMCI Projects as well as a San Diego based biotech firm before joining the Dunham team. As a leading professional in his discipline, Brandon's technical prowess spans many technical areas including, but not limited to computer networks,

cybersecurity, coding, AI, crypto, and graphic design. Throughout Brandon's career the focus has always been to provide outstanding customer service in a highly functioning technical environment to all end users to do more in less time utilizing technology.



## Daniel Sands

Daniel Sands is the Director of Trust Investments for Dunham Trust Company (DTC). He is responsible for the day-to-day management of portfolio assets for DTC and works in concert with the Dunham & Associates Investment Counsel (DAIC) Analyst team. Daniel provides wealth management, portfolio implementation, and investment oversight using a consultative approach incorporating existing financial advisors and DTC Trust Officers. He reviews and analyzes investment programs, asset allocations, and investment goals to help achieve desired results for all stakeholders.

Daniel brings two and half decades of experience in the financial services industry to DTC. He started his career with Trust Company of America in 1995, where he gained knowledge of custodial trust services, and helped pioneer the first Internet-based model trading software for institutional investors in

the industry. In 2000, Daniel changed over to the independent Registered Investment Advisory and Broker/Dealer side of the business. From time spent as Director of Operations to Managing Partner, and Wealth Manager to Financial Planner, Daniel is intimately familiar with all aspects of managing client relationships and running financial advisory practices.

Daniel is a CERTIFIED FINANCIAL PLANNER professional. He completed his CFP® Board of Standards education program at University of California, Irvine and graduated Magna Cum Laude from Cal Poly, Pomona where he earned a B.S. in Business Administration and majored in Finance, Real Estate, and Law. He holds FINRA Series 7, 24, and 66 registrations. Daniel lives in Reno with his family and loves exploring the beautiful backcountry in the area. He is an avid outdoorsman with a passion for skiing and mountain biking. Daniel also coaches youth sports.



## David Osgood

David Osgood is a Trust Officer for Dunham Trust Company in Reno, Nevada, and is responsible for administering trusts and overseeing investment. David works closely with clients, financial advisers, and other personnel on trust and estate matters.

Prior to joining Dunham Trust, David started his career with Capital Group Companies, where he worked as a Trust Officer. Most recently, David worked with an investment banking firm securing venture capital funding for several up-and-coming companies.

David has a Bachelor's degree in Accounting and a Master's degree in Finance from Pepperdine University. He lives in Reno with his partner and their son, and is an avid skier and outdoorsman.



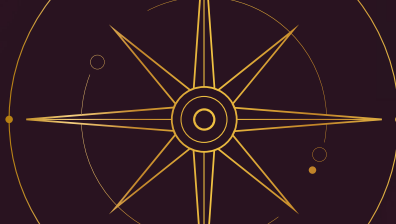
## Helmut Boisch

Helmut Boisch is the Chief Operating Officer of Dunham & Associates Investment Counsel, Inc. His past work includes senior roles across Operations, Information Technology, and Compliance. During his 20 years of financial services industry experience, Helmut has been involved in a number of transformative projects. These include helping large global businesses scale their operational processes in the front, middle, and back offices. Other projects included the migration of portfolio order management systems, compliance systems, the onboarding of fund administration and custody outsource solutions, as well as establishing middle office efficiencies and scaling opportunities.

Prior to joining the firm in 2022, Helmut served in a variety of roles including Global Head of Vendor Management for Allianz Global Investors with a

team located in Frankfurt, Munich, New York, and San Diego. During this time, he managed a portfolio of Operations, IT, and Product department key strategic vendors. Helmut also served as US Head of Operations Project Management where he created a project management platform. Before this he was the Deputy Chief Compliance Officer for a US Registered Investment Advisor and US 1940 Act Mutual Funds.

Also, Helmut has previously served as Global Head of Investment Compliance for AIG Asset Management and had various roles in IT, Operations, and client servicing at Neuberger Berman, Lehman Brothers, and Bloomberg LP. Helmut also founded a software company providing finance and government operations workflow solutions as well as compliance and law enforcement software solutions.



## Hyrum Grenny

Hyrum Grenny is a Director of Partnerships at UI Charitable Advisors.

As a member of leadership at UI Charitable Advisors, Hyrum leads a team that works with investment advisors and professional services firms to offer clients tools and opportunities to enhance personal philanthropic goals. He has a deep knowledge of Donor-Advised Funds and Fiscal Sponsorships that partners have come to rely on when their clients are looking for solutions to optimize their charitable giving.

Hyrum has broad experience helping donors make significant gifts that include alternative assets such as private business interests, real estate and crypto currency.

Hyrum studied Behavioral Science at Utah Valley University and began his career in sales and account management. He is fluent in Spanish and enjoys watching and playing golf.



## Jamie Jones

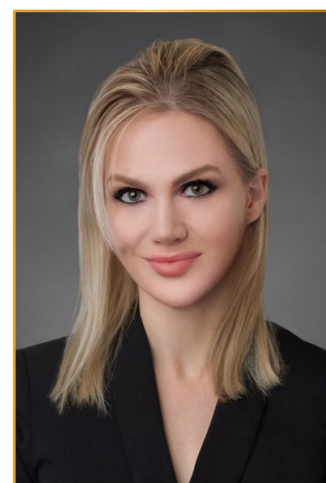
Jamie Jones is the Southeast Regional Director for Dunham & Associates Investment Counsel, Inc., helping her financial advisors with portfolio construction and trust solutions, building long-term relationships for Dunham's asset management and trust company.

Jamie is a seasoned investment sales and practice management professional with diverse industry experience assisting financial advisors in accomplishing their business and investment goals, striving to increase assets under management, and building healthy and efficient practices. Jamie began her career as a financial advisor for a Registered Investment Advisory (RIA) firm working with high-net-worth individuals before transitioning into investment sales as a consultant for JPMorgan Asset Management and partnering

with investment startup companies to help build and lead sales distribution teams.

Jamie received her master's degree in business administration (MBA) from the University of Arkansas and her bachelor's degree in Business Communications at the College of Charleston, where she also played Division 1 tennis for their women's tennis team.

Jamie currently resides in Nashville, Tennessee, where she spends her spare time doing pilates and anything active outdoors.



## James E. Craig, CFA

Jim Craig is chief investment officer, head of emerging markets, and co-founder of Stone Harbor Investment Partners, an affiliated manager of Virtus Investment Partners. In this role, Mr. Craig heads a team that manages emerging markets and global high yield portfolios for institutions including public and private pension plans, sovereign wealth funds, and insurance companies globally.

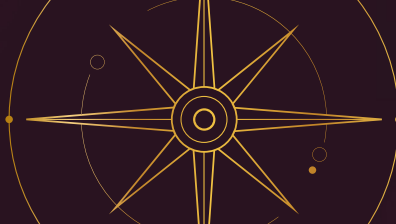
Prior to helping found Stone Harbor in 2006, Mr. Craig was a managing director and senior portfolio manager for emerging markets debt, and a member of the investment policy committee at Citigroup Asset Management. He held similar positions at Salmon Brothers, which he joined in 1992, prior to it being purchased by Citigroup in 1998. He began his

career as a fixed income trading associate at Lehman Brothers in 1989.

Mr. Craig earned a B.S. in finance from the University of Vermont and serves on the Board of Advisors for the Grossman School of Business. He is a Chartered Financial Analyst® (CFA®) charterholder and member of the CFA Institute and the CFA Society New York. He began working in the investment industry in 1988.







## Jason Greer

Jason G. Greer, CFA, is the Senior Investment Analyst at Dunham & Associates Investment Counsel, Inc., where he supports the Chief Investment Officer across investment operations, including asset allocation design, manager due diligence, and strategic research initiatives.

Jason began his career on the floor of the New York Stock Exchange, an experience that shaped his perspective on market structure and trading dynamics. With over a decade at Dunham, he brings a disciplined, research-driven approach to portfolio construction and market insights, supporting the firm's financial advisors with actionable intelligence on the economy and investment landscape.

He holds a B.B.A. in Finance from the University of San Diego, the CFA designation, and FINRA Series 7, 65, and 63 registrations.

Jason lives in San Diego with his wife Amanda, son Max, and their wolf hybrid Kaya. Outside the office, he enjoys golfing, surfing, and hiking.



## Jeffrey Dunham

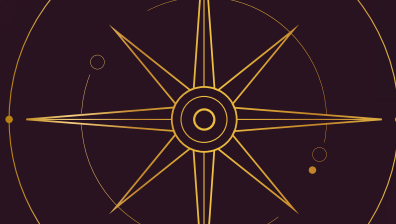
Jeffrey A. Dunham is the Chairman and CEO of Dunham & Associates Investment Counsel, Inc., (DAIC) Dunham Trust Company (DTC). Acting as an industry visionary, Jeffrey launched DAIC upon the premise of performance-based advisory compensation. In his view, performance-based advisory compensation provides investors with a level of accountability which is as important today as when he founded DAIC in 1985. When he launched the Dunham Funds in 2004, he transferred that belief to a compensation structure applied to the Sub-Advisers of the Dunham Funds. Today, we believe that the Dunham Funds still stand as one of the only fund families in the industry where 100% of the Sub-Advisers are paid based on their ability to outperform their benchmarks.

Wanting to expand the concept of asset management accountability nationally, Jeffrey expanded his private client business model in the mid-1990s to work with Financial Advisors nationwide to invest in Dunham Funds and with DTC on behalf of their clients so these financial advisors could counsel the families they work with across multiple generations. In addition, Jeffrey has extensive experience in real estate investing.



## Jeremy H. Burton, CFA

Mr. Burton joined the firm in 2004 and is a Portfolio Manager with the Leveraged Finance team, where he is responsible for managing both high yield bond and leveraged loan portfolios. He previously served as a Credit Research Analyst and has covered a number of industries in the communications and consumer cyclical sectors. Prior to joining the firm, Mr. Burton was an Investment Banking Analyst with CIBC World Markets and an Investment Analyst with Linden Advisors. Mr. Burton received a BA with a concentration in History from Harvard College in 2000 and an MBA with a concentration in Finance from the Wharton School at the University of Pennsylvania in 2004. He also is a CFA charterholder and holds the CFA Institute Certificate in ESG Investing.



## Joe Strazzeri

As a former general contractor, land developer, and business owner, Joe combines these skills along with more than 25 years of experience as an attorney to counsel families and business owners.

Through 3 unique brands with his partners, Joe educates wealth advisors, assists business owners to find “what’s next” counsels families towards alignment, as well as protects families and their assets.

The Southern California Institute is a Thought Leader Community providing resources, education, and advice via collaborative think tanks, events, programs, online content, and introductions.

Strazzeri Mancini LLP helps affluent families get

to the heart of highly relevant matters and resolve messes in the areas of integrated tax and estate planning, business succession, and family governance counseling.

The Founders Group leads business owners through all phases of transition where increased clarity, net cash flow, and market value expands and solidifies choices for business transition: if, when, how, how much, and to whom.



## Kevin Elko

Dr. Kevin Elko is a renowned performance consultant, motivational speaker, and author, specializing in leadership development, goal setting, team dynamics and growth. He has collaborated with numerous elite organizations and sports teams, including the Pittsburgh Steelers, Dallas Cowboys, Philadelphia Eagles, and the University of Alabama’s football program. His expertise has contributed to multiple Super Bowl and NCAA National Championship victories.

In the corporate realm, Dr. Elko has worked with Fortune 500 companies such as Merrill Lynch, Tyson Foods, AIG, Mutual of Omaha, and Ameriprise Financial, delivering impactful presentations that enhance productivity and morale. His engaging storytelling, logical insights, and humor resonate with diverse au-

diences, inspiring individuals to confront challenges and take decisive action.

Dr. Elko holds a doctorate in education and a master’s degree in psychology from West Virginia University. He has authored several books focusing on personal growth and organizational success, reflecting his commitment to empowering others.

Recognized for his ability to connect authentically with audiences, Dr. Elko continues to influence leaders, athletes, and professionals, guiding them toward achieving excellence in their respective fields.



## Margo Keegan, CEPA

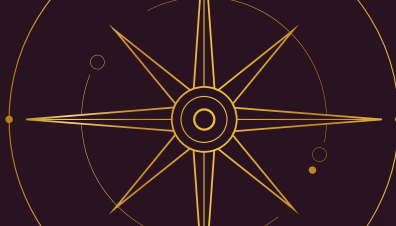
Margo Keegan is the Regional Director for the Midwest at Dunham, where she supports financial advisors with investment strategies and services designed to enhance their practices.

She earned her B.S. in Business Administration with a concentration in Finance from San Diego State University (SDSU) and was selected to participate in J.P. Morgan’s Winning Women Program, which recognizes top female talent in finance.

At Dunham, Margo has worked with clients across multiple regions. Her broad market knowledge, financial expertise, and insights into trust strategies have made her a standout resource for advisors.

She holds her FINRA Series 7 and 66 licenses and is passionate about helping advisors to grow their practices through planning, proactive support, and a deep understanding of their specific goals.





## Ryan Dykmans

Ryan Dykmans, CFA, is the Chief Investment Officer for Dunham & Associates Investment Counsel, Inc. In this capacity, Ryan is responsible for overseeing all aspects of the firm's Analyst team. He heads the Investment Committee and its efforts, including asset allocation design, institutional asset manager oversight and review as well as strategic investment initiatives such as product development.

As a member of the team since 2004, Ryan has served the firm in various roles, most recently as Director of Research prior to being promoted to Chief Investment officer in August 2022. He leads the institutional asset manager selection process, including participation in over 100 manager presentations a year, and provides the firm's financial advisors with thought leadership on issues pertaining to the

economy and the financial markets, as well investment recommendations and strategies.

Ryan's expertise and insights have made him a sought-after voice in the financial industry covering economic trends and the markets as seen on: The Schwab Network, BBC News – Business Today, Market Watch, and other media outlets. Ryan carries a bachelor's degree in Accounting from the University of Redlands and holds FINRA Series 7, 24 and 66 registrations. He has also attained the CFA, Chartered Financial Analyst designation with membership in the CFA Society San Diego and CFA Institute. Ryan lives in San Diego with his wife Nichole and their three children. He is an avid soccer player, coached his son and daughter's soccer teams, and is active in his community.



## Salvatore M. Capizzi

Salvatore M. Capizzi is Chief Sales & Marketing Officer of Dunham & Associates Investment Counsel, Inc. Sal is a seasoned industry veteran with over 30 years of financial services experience. He possesses a wealth of expertise in global sales and distribution leadership, marketing, business development and strategic planning. Sal also has substantial experience establishing startups and reengineering companies. He has consistently demonstrated his ability to develop and implement highly successful sales and marketing plans that have increased assets under management, and has identified and developed distribution channels that have substantially contributed to net income.

Prior to joining Dunham & Associates, Sal served as CEO/Global Wealth Management for ThomasLloyd

Group, where he was responsible for establishing sales and distribution in Europe and the Americas. He has also served in executive capacities with New York Life Investment Management, BlackRock Funds, Chase Manhattan Bank, and Shearson Lehman Brothers. At BlackRock, he served as Executive Vice President/ Managing Director and was responsible for the startup and prominent growth of their mutual fund business. He is credited with developing the retail distribution platform there and substantially growing the complex during his eight-year tenure.



## Sam Donaldson, J.D., LL.M.

Samuel A. Donaldson, J.D., LL.M. is a distinguished Professor of Law at Georgia State University College of Law in Atlanta, specializing in tax law, estate planning, property, commercial law, and professional responsibility. He holds a J.D. from the University of Arizona and an LL.M. in Taxation from the University of Florida.

Prior to his tenure at Georgia State, Professor Donaldson spent 13 years at the University of Washington School of Law, where he served as Associate Dean for Academic Administration and Director of the Graduate Program in Taxation. His excellence in teaching was recognized with five Philip A. Trautman Professor of the Year awards from the Student Bar Association.

An Academic Fellow of the American College

of Trust and Estate Counsel (ACTEC), Professor Donaldson is admitted to the bar in Washington, Oregon, and Arizona. He co-authors the widely used casebook Federal Income Tax: A Contemporary Approach and the treatise Price on Contemporary Estate Planning.

Beyond academia, Professor Donaldson is a nationally recognized speaker on federal taxation and estate planning, frequently presenting at professional conferences and continuing education seminars. He also enjoys constructing crossword puzzles, with his work appearing in publications such as The New York Times, The Washington Post, and The Wall Street Journal.





## Ari Parsay (Host)

Ari Parsay is the Regional Account Manager for the Northeast at Dunham, joining the firm in 2021. Ari specializes in empowering financial advisors to grow their practices through distinctive investment strategies tailored to deliver meaningful results for their clients. He considers himself to be an avid student of history and enjoys trivia-based and critical thinking games such as the Geoguessr that he will be hosting at this year's advisory board! He has a BA in History with double minors in Law and Society and Philosophy from the University of California, San Diego (UCSD), graduating Phi Beta Kappa. Before joining Dunham, he was a graduate student at UCSD, where he discovered his passion for investing and finance through several courses taken during his brief time studying public policy. Outside of his work, he

enjoys discovering new places in his hometown of San Diego, watching movies, and hanging out with his mostly SoCal-based family and friends. He holds FINRA Series 6, 63, and 65 licenses.



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## Nehemiah McFarlin (Host)

Nehemiah is the West Regional Director for Dunham & Associates Investment Counsel, Inc., focused on helping financial advisors to raise assets using Dunham's institutionally managed mutual funds, Asset Allocation Program and Dunham Trust Company's Nevada-based trust services. Nehemiah possesses a wealth of knowledge and experience in the realm of advanced tax and estate planning strategies, a skill set that advisors frequently leverage to set themselves apart and seize opportunities presented by substantial liquidity events. Specializing in attracting and retaining substantial pools of assets, Nehemiah demonstrates a remarkable ability to cultivate lasting client relationships and foster loyalty. His strategic approach not only secures assets but also ensures their longevity, making him an invaluable asset to any

financial team. Nehemiah was a student athlete at Idaho State University and joined Dunham in 2021. Nehemiah has a B.A in Business Administration, with an emphasis in Finance, Management & Marketing, and holds his FINRA Series 7 and 66 registration.



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## DISCLOSURES:

Dunham & Associates Investment Counsel, Inc. ("Dunham") is a Registered Investment Adviser and Broker/Dealer. Member FINRA/SIPC. Advisory services and securities offered through Dunham & Associates Investment Counsel, Inc.

Trust services offered through Dunham Trust Company, an affiliated Nevada Trust Company.