

STEVEN M. SHELTON

MS, MBA, CFP®, CLU, ChFC, TEP, CIMA®, CMT

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CAREER PROFILE

Financial Services Executive and Military Veteran with **extensive expertise in leadership, economics, financial planning, relationship management, wealth management, product and service management, insurance, alternative and traditional investments, marketing, consulting, sales, and technical market analysis**. Known for profitability, market share and shareholder value with leading financial services firms.

Proven competencies:

- ◆ Develop, manage and energize national, regional and territory organization through strategy, teamwork, vision, products, marketing, sales and financial service capacities; direct support and interface with advisors and HNW clients internationally
- ◆ Excellent interpersonal relations in concert with wealth management, comprehensive financial planning, global macro and micro technical analysis, public speaking and consulting experience nationally and internationally
- ◆ Analyze and develop new venues of product, growth, profitability and enhanced corporate image
- ◆ Design strategic objectives and implement tactical strategies to increase sales with reengineered and innovative market programs for traditional and alternative financial products and services
- ◆ Track record in organizational design with teamwork, resulting increased revenues for established companies and new ventures
- ◆ Technical analysis of global equity, commodity, and currency market trends, global intermarket analysis, bespoke financial asset analysis and macro-economic cyclic trends assessment

PROFESSIONAL EXPERIENCE

CORNERSTONE GLOBAL GROUP LLC, CHICAGO, IL

2009 - Present

President and Managing Member

Proprietary consultation and effective implementation of recommendations for institutions, companies, advisors and HNW individuals regarding planning, finance, economics, marketing and investments.

- ◆ Extend unique global equity, debt, currency and commodity market analysis from a technical perspective as a decision making enhancement for HNW investors, asset managers, wealth managers, marketing managers and business executives/owners
- ◆ Provide bespoke technical analysis of select financial markets and vehicles
- ◆ Consultation on business management, marketing and wealth management issues
- ◆ Active manager and half owner of **Shelton Farms and Enterprises LLC**, a 300 acre Illinois grain farm
- ◆ Editor of the Global Market Technical Report and CGG Research Notes for institutions

NUVEEN INVESTMENTS LLC, Chicago, IL

2004 – 2009

Vice President

Structured Product Consulting Group and Wealth Management Services

Nationally, advised institutions, advisors, and clients regarding a variety of wealth management issues in concert with Nuveen's Consultants, enhancing revenue and growth. With a 22 state territory, traveled extensively with 13 Nuveen consultants to drive structured product sales, increase market share, defend industry position, as well as act as a wealth management and structured product resource.

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- ◆ Address advisors and clients in local, regional, and national meetings regarding wealth management, economic and market history, current environment and probability forecasts.
- ◆ Research, create, present and consult with advisors and clients on such topics as Insurance Solutions, Hedge Funds, Alternative Investments, Structures, Family Offices, Monte Carlo, Business Plans, Business Owners, Future of Private Wealth, Asset Protection, FLPs, AMT, Pitchbook, Teams, Predictive Index, Client Interviewing, Concentrated Positions, Estate Planning, Creating Marketing Message, Retirement Planning, Technical Market Analysis and others.

NORTHSTAR US, Baltimore, MD
President

2001 - 2004

Provided strategic and tactical marketing, business strategy, distribution, and direct sales support of private placement offshore/domestic life insurance, asset management, and consulting to institutions, family offices, asset managers, and advisors in the U.S. market. Simultaneously was a MD of The Northstar Group.

- ◆ Provided annuity, PPVUL, mutual fund, hedge fund, managed futures, and retirement plan marketing, product and management consulting to major financial services firms.
- ◆ Engaged financial services firms in consultancy outside of Northstar.

SCOTTISH CROWN LIFE INSURANCE COMPANY (BERMUDA) LIMITED
SCOTTISH CROWN LIFE INTERNATIONAL LIFE INSURANCE COMPANY (BERMUDA) LIMITED
President and Consultant with Crown Capital in NYC

2000 - 2001

Responsible for creating and implementing business and marketing plans for both companies.

- ◆ Established financial controls and affirmed the highest standards for offshore sales.
- ◆ Coordinated multi-organizational structure, products, and services.
- ◆ Initiated position as marketing consultant with Crown Capital in NYC before promotion

EVEREN SECURITIES (NOW WELLS FARGO ADVISORS)

1992 – 1999

Executive Vice President and Director of Financial Investor Services Group, 1996 - 1999

Directed Private Client Services, Corporate Executive Services, Insurance Services, Account Services, Financial Planning Services, Retirement Plan Services, Trust Services, Non-Resident Alien Services, and Strategic Planning, Marketing and Development.

- ◆ Improved sales and client and broker retention rates while interfacing with firm's 1,800 brokers and 500,000 active accounts valued at \$64 billion. Planned staff training, new products and services.
- ◆ Created and introduced EVEREN's Wealth Management Platform and Strategy.
- ◆ Successfully created Private Client Services that provided the industry's widest range of financial planning services and products as of that date.
- ◆ Negotiated and created national alliance with Deloitte & Touche
- ◆ Developed new modular financial planning PC System for product delivery and service education, increasing revenues 25%.
- ◆ Launched Corporate and Executive Services for investment banking and capital market needs.
- ◆ Initiated custom planning, fee-based program—unique and first to offer compensation to advisors.
- ◆ Established and integrated highly successful Insurance Services with exceptional revenue
- ◆ Supervised trust services department allied with ABN/AMRO LaSalle National Bank, Chicago.

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KEMPER SECURITIES (IPO TO EVEREN SECURITIES)

Senior Vice President, Director of Marketing, Special Products and Services Division, 1995 - 1996
Oversight for mutual funds, insurance, annuities, UIT manufacturing and distribution, managed money, retirement plans, business services group, tax-exempt research, and client investment strategy.

- ◆ Re-engineered Managed Money Department; re-energized mutual fund and annuity area.
- ◆ Developed and implemented firm wide financial and marketing plans implemented nationally.
- ◆ Researched and implemented new products, marketing programs and services nationally.

Vice President and Senior Consultant Business Service Group, 1992 – 1995

Launched business-consulting practice specializing in taxation and estate planning, deferred compensation, buy out programs, employee benefits, and client investments and insurance.

PREVIOUS RELEVANT EXPERIENCE

Achieved **Staff, Office of the President** for **THE EQUITABLE LIFE**, New York, NY. Promoted several times, to **Director of Securities and Financial Planning, an Advanced Underwriter, and Compliance Associate** for the Equitable Life - Midwest Region (14 field coordinators and 2,500 registered representatives), in Chicago, IL. As **Assistant Agency Manager**, in Milwaukee, WI, was responsible for recruiting, marketing, advance underwriting, compliance, sales management/supervision. Started career at Equitable as **Financial Planning Consultant**, in Decatur, IL. Moved to Decatur as **Investment and Commodity Broker** at **BLUNT ELLIS & LOEWI INC.**

As **Managing Partner** co-founded the **CORNERSTONE GROUP** in Litchfield, IL. Provided **Accounting Services** at **PRITCHARD, OSBORNE, SURHRENBROCK** - CPAs, Litchfield, IL. As **VP of Operations, SHELTON AGRI-BUSINESS**, Sullivan, IL, grew business from 500 to 5,000 acres. Started career in the **US ARMY** and achieved **1st Lt. U.S. Army Air Defense Artillery**, Nuclear Nike Hercules small unit commander.

SECURITIES/INSURANCE BROKER LICENSES

- ◆ FINRA Series 4, 7, 9,10, 24, 63, 65 securities registrations and RIA status deactivated 31 December 2015; (series 3 lapsed)
- ◆ Active Life, Health, Fire, Accident, Casualty, Insurance licenses- IL, TX, AZ

PROFESSIONAL DESIGNATIONS

- ◆ Certified Financial Planner (CFP®)
- ◆ Chartered Life Underwriter (CLU)
- ◆ Chartered Financial Consultant (ChFC)
- ◆ Trust and Estate Practitioner (TEP)
- ◆ Certified Investment Management Analyst (CIMA®)
- ◆ Chartered Market Technician® (CMT)

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SUMMARY OF EDUCATION

Alternative Investments Certificate, Investment Management Consultants Association (IMCA)

Taught by the faculty at The Wharton School of the University of Pennsylvania

Licensed Analyst of the Predictive Index System (PI), Praendex Europe SA, London UK

Securities Industry Institute (SII), SIFMA and The Wharton School, University of Pennsylvania

Trust School, Cannon Financial Institute

Master of Business Administration, Sul Ross State University

Earned while on active duty as U.S. Army Officer, Air Defense Artillery, Fort Bliss, El Paso, Texas

Master of Science, Macro & Agricultural Economics, University of Illinois, Champaign-Urbana, IL

Bachelor of Science, Honors, US Army ROTC - Distinguished Military Graduate (DMG)

University of Illinois, Champaign-Urbana, IL

ORGANIZATION AFFILIATIONS

Board member of International Securities Exchange Executives Emeriti (**ISEEE**)

Past member of SIFMA's Securities Industry Institute (**SII**) **Board of Trustees**, (SIFMA formerly SIA)

Society of Trust and Estate Practitioners (**STEP**), London UK

Financial Planning Association (**FPA**)

Investment Management Consultants Association (**IMCA**)

Member Market Technicians Association (**MTA**)

FUNCTIONAL VITA ADDENDUM

PRIOR FUNCTIONAL ROLES BUT NOT LIMITED TO:

Global macro technical analyst and publisher – analysis, daily notes and monthly newsletter regarding global equity, commodity, and currency markets and their intermarket relationship which portends of global economic direction as well as bespoke analysis select of select individual assets

Wealth Management consultant and international speaker – work with advisors and their clients nationally

Regional sales management—14 security coordinators, 2500 reps; UIT production and national distribution; insurance agency and security brokerage; management/agent/rep recruiting.

Institutional distribution and consulting of financial services products and services—PPVUL: banks, companies, investment companies, broker/dealers

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Senior management— broker/dealer and insurance industry

Relationship management PCS (private client services)—coordinate all products and services: HNW clients, family offices, hedge fund managers, brokers and their clients

Relationship management CES (corporate executive services)—coordinate all products and services: corporations, partnerships, proprietorships, tax-exempt organizations

Financial services product management and product development—direct management or oversight for computer based FP programs and their creation as well as most financial services product areas to include mutual funds, managed money, UITs, cash management trust services and client statements, retirement plans, insurance, annuities and more

Financial planning management—Certified Financial Planner (CFP), Chartered Life Underwriter (CLU), Chartered Financial Consultant (ChFC), all aspects of nationwide practice management and planning process; creation of national strategic alliances

Strategic marketing/tactical marketing management—research, isolate trends, position in market, create product/services, implement/promote, feedback-modify, roll-outs, strategic alliances, campaigns, etc. Engaged as a consultant to financial services firms.

Financial advisor – Stock broker, commodity broker, investment broker, insurance broker/agent

Alternative Investment Product specialist – Counseled and promoted alternative investments and structured products over 22 state territory to advisors, institutions and clients and in concert and support of 13 external consultants (wholesalers),

Hedge funds, alternative investments, managed futures, structured products—marketing strategy and sales to advisor and client; utilization within PPVUL and PPVA; created custom product

Offshore investment marketing and management —PPVUL funded with alternative investments.

Trust services and non-resident alien svc.—trust products and services; NRA products/strategies.

Investment strategy—technically oriented, financial planning process

Life insurance product manager, product development and marketing management —branch, regional, national; Chartered Life Underwriter (CLU)

Annuity product development sales and marketing management—fixed, immediate and variable

Other insurance product marketing management—disability income and buyout; long term care, property/casualty; health

Commodity broker

Insurance and securities/investment producer in both the broker/dealer and insurance industry

Financial planner, personal and business with CPA firm experience

Training of advisors and insurance agents regarding sales, products, markets, tax issues, strategies, etc. as well as adult education at Junior Colleges regarding business/econ

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Instructor of Economics and Finance at Richland Community College and Lewis and Clark Community College, both Illinois institutions

Marketing, product, management, sales and distribution consulting to retail, institutional, and product/service creating financial services firms and their sale and distribution to the independent financial advisor, broker/dealer and bank channel.

Active manager and half owner of a 300 acre farm in central Illinois, Shelton Farms and Enterprises LLC