



2019 FINRA Midwest Region Member Forum Speaker Biographies

Jeff Aelmore is the surveillance director of the Denver District office of FINRA with more than 10 years of experience in examination roles. He currently manages a team of Regulatory Coordinators and is responsible for risk assessment, financial, operational and sales practice surveillance for approximately 200 broker-dealers. Mr. Aelmore was previously an examiner for FINRA in the Dallas District office from 2005 through 2010 and was an Examination Manager in the Seattle District office from 2010 through 2015. Mr. Aelmore is a Certified Regulatory and Compliance Professional™ (CRCP™) from the FINRA Institute at the Wharton School of Business and is a graduate from Kansas State University with a bachelor's degree in finance and a minor in economics.

Stephen Berkeley serves as Chief Compliance Officer and Regulatory Counsel of Loop Capital Markets LLC and as Chief Compliance Officer of MJE-Loop Capital Partners, LLC. Prior to joining Loop Capital in 2008, Mr. Berkeley spent nine years in private legal practice representing broker-dealers and investment advisors in arbitrations, regulatory investigations and on general compliance matters. Mr. Berkeley started his career as an enforcement attorney with the Securities Division of the Arizona Corporation Commission where he investigated and prosecuted securities enforcement actions against broker-dealers and investment advisors. He is a licensed attorney in Illinois and Arizona and holds series 7, 24, 53, 63, 79 and 87 licenses. Mr. Berkeley earned his Juris Doctorate from Chicago-Kent College of Law and earned a Bachelor's of Arts from Hamilton College.

R. Scott DeArmey is District Director of the Kansas City District Office of FINRA where he is responsible for regulatory oversight of FINRA member firms, branch offices, registered representatives and associated persons located in seven states throughout the Midwest: Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, and South Dakota. Mr. DeArme began his FINRA career 29 years ago as an examiner in the Atlanta District Office and has participated in a variety of examinations and investigations involving brokerage firms and registered representatives. He has been in management positions for 22 years and has also been involved in various regulatory and educational initiatives including developing and teaching supervision courses at the FINRA Institute. He received his Finance degree from Georgia State University and is a graduate of FINRA's Leadership Program at Wharton.

Colleen Diles is Surveillance Director for the Los Angeles District Office of FINRA. Ms. Diles oversees the District Office risk-monitoring program, which is responsible for identifying and addressing current and emerging risks at member firms and within the industry. She has been instrumental in the evolution of the risk-monitoring program over the years and is involved in the current transformation efforts at FINRA, working on various national initiatives that will shape the risk monitoring and examination programs going forward. Ms. Diles has 23 years of securities industry experience, including 19 years in securities regulation. Prior to her current role as Surveillance Director, Ms. Diles was an Examination Manager in the Los Angeles District Office. Prior to joining FINRA, Ms. Diles was a Mutual Fund Administration Supervisor at Chase Global Fund Service Company in Boston, Massachusetts. Ms. Diles earned a Bachelor of Science with a concentration in Accounting from Merrimack College, and she completed the Excellence in Management Program at Wharton School of Business.

Brett Flansburg has been in the industry for 20 years and currently holds the role of Chief Compliance Officer of Ameriprise's clearing broker. In addition to having oversight responsibility for all regulatory obligations of the clearing broker, Mr. Flansburg and his team also provide compliance support of all cash, lending and banking products, introducing firm operations activities (e.g. new business, call center, etc.), FinOp activities, technology department functions and due diligence of all recruited brokers. Mr.

Flansburg has a finance degree with a focus in financial planning and economics from Minnesota State University, holds FINRA Series 4, 7, 24, 27, 63 and 99 registrations and is a current member of FINRA's Midwest Regional Compliance Committee.

Jeffrey F. Freiburger, Managing Director and Chief Compliance Officer, joined Robert W. Baird & Co. in 1993. He has served as Baird's Chief Compliance Officer since 2002 and has more than 37 years of experience in the field of securities compliance. From 1981-1991 he was employed at Blunt Ellis & Loewi, a Milwaukee based regional broker/dealer, as Assistant Compliance Director, and from 1991-1993 at Kemper Clearing Corporation as Director of Internal Audit. Mr. Freiburger is currently serving as a Member of FINRA's Midwest Region Committee and FINRA's Regulatory Advisory Committee and has served as a Member and Chairman of FINRA's District 8 Committee from 2008-2011. He is a Chair of the Securities Industry Continuing Education Council, and is a former member of FINRA's Series 14 Exam Committee. He is a member of the SIFMA Compliance Committee and Regional Firm Committee. He became an industry arbitrator in 1987 and currently serves as a Hearing Panel Officer for FINRA Dispute Resolution. Mr. Freiburger has been a speaker at many industry regulatory seminars over the last 25 years. Mr. Freiburger is Treasurer and on the Board of Directors for the Better Business Bureau Serving Wisconsin and is the Executive Sponsor for Baird's Veteran's Associate Resource Group. He was past Corporate Chair for the JDRF Walk to Cure Diabetes in Milwaukee, WI. He is a 1981 Graduate of the University of Wisconsin with a degree in Finance. He holds the Series 7, 9, 10, 14, 24, 53, 55, 63 and 66 Securities Industry qualifications.

Anna Garabedi is Associate Principal Examiner at FINRA. In this past year, she oversaw a team of national staff members across business lines for the transformation that determined the future organizational framework of Member Supervision for the Risk Monitoring and Examination Programs. Ms. Garabedi joined FINRA in 2017. Prior to joining FINRA, Ms. Garabedi spent a significant portion of her career at Barclays, where she served as the primary business liaison between front office and technology; in that role, she defined the strategic roadmap for regulatory projects in fixed-income institutional sales and investment banking divisions. Ms. Garabedi started her career in Wealth Management at Smith Barney Morgan Stanley. She also served in the honors program for the U.S. Securities and Exchange Commission in OCIE (Office of Compliance Inspections and Examinations) and as a Legal Extern for FINRA Enforcement. Ms. Garabedi earned her J.D. degree from Pepperdine School of Law, with a Certificate in Alternative Dispute Resolution from the Straus Institute for Dispute Resolution, and a high-honors Bachelors of Science undergraduate degree in Finance from Rutgers Business School.

Michael Homer is Surveillance Director in the Chicago District Office of FINRA Member Regulation. In this capacity, Mr. Homer manages and monitors the analysis and assessment of FINRA member firms' finances, operations, sales practices, controls and systems. He directly manages the Regulatory Coordinator job family. Mr. Homer is also a Derivatives Regulatory Specialist where he will advise and provide guidance on option related issues. Mr. Homer has worked at FINRA since 2006. He has spent more than 30 years in the financial services industry in areas ranging from an Option Floor Trader, Security Trader and Compliance Officer.

Chip Jones is Senior Vice President of Member Relations and Education for FINRA. In leading the Member Relations and Education Department, Mr. Jones' responsibilities include maintaining and enhancing open and effective dialog with FINRA member firms. Mr. Jones also oversees FINRA's Member Education area, which includes FINRA conferences and other member firm educational offerings such as the FINRA Institute at Georgetown for the Certified Regulatory and Compliance Professional (CRCP)[®] designation. Prior to joining FINRA, Mr. Jones spent six years as Vice President of Regulatory and Industry Affairs at American Express Financial Advisors (AEFA). Previous to AEFA, he spent two years as Advocacy Administrator for the Association for Investment Management and Research (AIMR). Mr. Jones was employed by the Virginia Securities Division as a senior examiner/investigator prior to joining AIMR.

Dave Kelley is Surveillance Director based out of FINRA's Kansas City District office. He has been with FINRA for nine years and leads the regulatory surveillance team based in Kansas City. Mr. Kelley also leads FINRA's Sales Practice exam program for cybersecurity and the Regulatory Specialist team for Cyber Security, IT Controls and Privacy. Prior to joining FINRA, he worked for more than 19 years at American Century Investments in various positions, including Chief Privacy Officer, Director of IT Audit and Director of Electronic Commerce Controls. He led the development of website controls, including

customer application security, ethical hacking programs and application controls. Mr. Kelley is a CPA and Certified Internal Auditor, and previously held the Series 7 and 24 licenses.

Jennifer Anne Luginbill is Associate District Director of FINRA's Kansas City District Office where she oversees the planning and execution of the Kansas City District Office's firm exam program and is responsible for guiding staff in the execution of exams and investigation of regulatory issues. Ms. Luginbill began her career with NASD in 2000 as a Compliance Examiner conducting routine examinations of member firms and completing cause related investigations. Prior to joining NASD/FINRA, Ms. Luginbill obtained banking and securities experience while employed at a couple of broker-dealers in several different capacities including Registered Representative and Compliance Manager. In addition, Ms. Luginbill was employed as a Compliance Examiner for the Kansas Securities Commissioner's Office where she was responsible for reviewing both Broker-Dealers and Investment Advisers for regulatory compliance. She holds a B.S. in Business Administration from Drake University and obtained the Certified Regulatory and Compliance Professional™ (CRCP™) designation from the FINRA Institute at Wharton in 2008.

Kevin J. Miller, Executive Vice President and General Counsel, joined Securities America in 2000 and brings more than 27 years of legal and compliance experience to the firm. As General Counsel, he manages the firm's litigation and regulatory matters and provides counsel to the management and executive leadership team on issues regarding the firm, its registered representatives and its registered investment advisor representatives. Mr. Miller also has responsibility for the oversight of the firm's Supervision Department where he provides strategic direction to the department and oversees the development, implementation, communication and review of all policies, procedures and technology. During his tenure at Securities America, Mr. Miller has served in many roles including Chief Compliance Officer, Chief Risk Officer, Privacy Officer, AML Officer and Identity Theft Prevention Officer. Prior to joining Securities America, he served as in-house counsel and was a partner in a management consulting firm. Mr. Miller has been a featured speaker and panel member at various industry and regulatory conferences, and is an author and contributor of articles related to arbitration, compliance and regulatory issues. He currently serves as a member of the Compliance Council, and a member of the Arbitration and DOL Task Forces for The Financial Services Institute, an advocacy organization for independent financial services firms and independent financial advisors. He also serves as a member of the FINRA Membership Committee which represents a cross-section of the securities industry and advises FINRA on wide-ranging matters of interest and concern to firms, as well as, the Arbitration Task Force Committee whose mission is to consider possible enhancements to its arbitration forum by improving the transparency, impartiality and efficiency of the forum for all participants. He received his bachelor's degree in business administration from Iowa State University and a Juris Doctorate from the Creighton University School of Law. He is a member of the Association of Corporate Counsel, Financial Planning Association, National Society of Compliance Professionals, American Bar Association and the Minnesota Bar Association. Mr. Miller holds the series 7, 24 and 66 securities licenses.

Thomas Nelli is Senior Vice President and Regional Director overseeing FINRA's South Region, which includes offices in Atlanta, Boca Raton, Dallas and New Orleans. Prior to joining FINRA, Mr. Nelli was a Managing Director Deputy Chief Compliance officer in Morgan Stanley Wealth Management Compliance. In this role, Mr. Nelli headed the Investment Products and Services, Advisory, Research Equity, Futures and Options and Fixed Income Compliance Groups.

Shawn O'Neill joined FINRA in March of 1998 and is currently Associate District Director in the Chicago District Office. In this regard, Mr. O'Neill manages the office's supervisory staff and indirectly manages the examination and administrative staff to ensure the effective execution of the office's regulatory programs. Prior to joining FINRA, Mr. O'Neill served in various capacities in the banking industry including working as a registered investment representative for a bank broker dealer. Mr. O'Neill received his MBA from Loyola University of Chicago and his BA from Saint Xavier University.

Matt Reyburn is Surveillance Director for the FINRA Chicago District Office. During his 17 years with FINRA, he has served various roles as an Examiner and Examination Manager prior to becoming a Surveillance Director. Mr. Reyburn's experience includes performing examination work through regulatory services agreements for the NASDAQ-LIFFE Single Stock Futures Exchange and Chicago Climate Exchange. As a Surveillance Director, Mr. Reyburn and his team are responsible for performing the sales practice and financial/operational monitoring of approximately 200 broker-dealers located in the

Midwest. Prior to joining FINRA, Mr. Reymburn performed various roles including Examination Manager and Strategic Development Analyst at the National Futures Association.

Laura Trotz is District Director of the Chicago District Office of FINRA. In her role as District Director, Ms. Trotz is responsible for overseeing District's Risk Monitoring and Examination programs. She has been with the Chicago District Office for 20 years; previously, as an Associate District Director responsible for the execution of the District's cycle and cause examination programs, Examination Manager responsible for managing a team of examiners for the cycle, cause and membership programs and as an examiner conducting cycle and cause examinations of member firms. Throughout her tenure, Ms. Trotz has been involved in several significant fraud and sales practice examinations and investigations. Ms. Trotz is a graduate of Illinois Benedictine College and has the Certified Regulatory and Compliance Professional™ designation from the FINRA Institute at the Wharton School of the University of Pennsylvania. She has completed the FINRA Leadership Program at the Wharton School and the Leadership Development Program at the Center for Creative Leadership.

Bryan Varvel is Regulatory Principal with the Kansas City District Office of FINRA where is he a member of the Midwest Region High Risk Examination team. As a member of this team, he is responsible for conducting investigations of member firms, branch offices and registered representatives that are designated as high risk by FINRA. Mr. Varvel began his career with NASD/FINRA in 1990 and during his tenure, he has been a Cycle, Membership and Cause Examiner, a Regulatory Coordinator, and now a member of the High Risk examination team. He has also been designated as a Regulatory Specialist in Mutual Funds and Variable Contracts. Prior to joining NASD/FINRA, he worked at Ameritrade, Inc. in Omaha, Nebraska; here he was registered as a Series 7 General Securities Representative and functioned in several capacities including acting as a Correspondent Services Representative for the firms that cleared through Ameritrade, Inc. He holds a B.S in Economics from the University of Nebraska and obtained the Certified Regulatory and Compliance Professional™ (CRCP™) designation from the FINRA Institute at Wharton in 2005.

John Veator is Senior Director in FINRA's Office of Member Relations and Education. His duties include advising firms on FINRA initiatives, rules and resources. He also collects feedback from the industry and advocates for changes to FINRA's programs where appropriate. Previously, he was a senior counsel in FINRA's Regulatory Policy Office, where he advised FINRA exam staff on rule interpretations and conducted administrative actions. He was also a senior staff member of FINRA's Registration and Disclosure Department, where he advised on state securities laws and processes. Prior to joining FINRA, Mr. Veator served as the North American Securities Administrators Association's (NASAA) Deputy General Counsel and was NASAA's Acting General Counsel when he left the association to join NASD. Mr. Veator received his bachelor's degree from Colgate University and his JD from Vanderbilt Law School.

Ed Wegener is Senior Vice President and Midwest Regional Director for FINRA. In that role, he is responsible for leading the department of Member Regulation's regulatory efforts for the region including its surveillance and examination programs. Mr. Wegener started with FINRA (fka NASD) in 1998. Since that time, he has lead or been involved in several significant fraud, sales practice and financial and operational examinations and investigations. He has served in a leadership role in a number of key strategic initiatives for the organization including the design and implementation of FINRA's risk-based, offsite, cybersecurity and digital asset examination programs. FINRA is responsible for regulating brokerage firms and licensed brokers doing business in the United States. The Midwest Region covers firms and individuals conducting securities business in the states of Illinois, Indiana, Iowa, Kansas, Kentucky, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota and Wisconsin. FINRA's Midwest Region is made up of approximately 130 surveillance and examination staff. Mr. Wegener is a graduate of Illinois State University and he has a Certified Regulatory and Compliance Professional™ designation from the FINRA Institute at the Wharton School of the University of Pennsylvania. He is also a Certified Anti-Money Laundering Specialist and Certified Fraud Examiner. Mr. Wegener has completed the FINRA Leadership Program at the Wharton School and the Leadership Development Program at the Center for Creative Leadership.

James S. Wrona is Vice President and Associate General Counsel for FINRA in Washington, DC. In this role, he is responsible for various policy initiatives, rule changes and litigation regarding the securities industry. Mr. Wrona formerly was associated with the law firm of K&L Gates LLP, where his practice focused on complex federal litigation. He also previously served as a federal law clerk for the Honorable

A. Andrew Hauk of the United States District Court for the Central District of California (Los Angeles). Mr. Wrona is a frequent speaker at securities and litigation conferences and author of numerous law review articles, including *The Best of Both Worlds: A Fact-Based Analysis of the Legal Obligations of Investment Advisers and Broker-Dealers and a Framework for Enhanced Investor Protection*, 68 Bus. Law. 1 (Nov. 2012); *The Securities Industry and the Internet: A Suitable Match?*, 2001 Colum. Bus. L. Rev. 601 (2001).