



insight



commitment



collaboration



teamwork

your leadership team



your business growth expert

Experienced, focused leadership drives our success.

At Securities America, everything we do revolves around helping you deliver the best financial products, services and counsel to your clients. We do this through collaborative leadership, unparalleled industry education and, most importantly, actively working with you and your staff for continual insight and feedback.

We believe that the work you do plays a vital role in people's lives. We're proud to support your independence and are passionate about helping you succeed. *This is the core of our firm's extraordinary service standard and commitment to quality in all we do for you and your clients!* It means providing the resources you need to serve your clients while helping you grow your business.

The importance of consistent and frequent communication is embedded into much of our day, every day. The *Presidents Council* is composed of senior leaders from throughout the company who meet weekly to guide our operations with input and reporting from all levels of management and staff, including any number of insights and suggestions received directly from representatives' offices.

We're committed to finding and training the best employees. Every employee goes through extensive training, receives continuing education and attends classes to achieve certifications in how to consistently deliver extraordinary service and quality. In fact, routinely about 50% of our workforce is securities licensed to better understand you and

“ The mission of Securities America is to foster the success of our representatives so they can provide their clients with quality financial counsel for life. ”



the challenges of the independent business person. **We're constantly striving to gain more insight and get more feedback from you and your staff** through *Representative Office Tours*, our online *Feedback Forum* and our *Customer Satisfaction Surveys*. Three vital channels of communication are our **Advisory Council, Branch Manager Advisory Council** and **Assistant Advisory Board**.

We recognize the value of your independence and are committed to providing the most advanced tools in the industry for growing your business. This is the heart of what makes Securities America **your business growth expert!**

Sincerely,

Steve McWhorter, President and CEO
Securities America Financial Corporation

As Your Business Growth Expert . . .

Securities America provides some of the industry's most innovative products, programs and services designed specifically to help you grow to even higher levels of personal and professional success.

▶ **Business Growth** – We understand that business growth and development happens organically through many avenues including gathering assets and referrals from satisfied clients, prospecting for new clients, developing market niches, and evolving to meet new needs expressed by your clients. Growth can also come from leveraging the strategic resources offered by Securities America and our partners so that your practice can be as efficient and effective as you want it to be.

Organic growth requires refining and managing your brand identity and solidifying your image as a professional. Securities America's wide array of professional marketing and public relations programs, materials and planning guides help you build your brand, target your markets and promote yourself and your business to current and prospective clients.

Growth through leveraging strategic resources can have a major impact on your bottom line, enhance your office's operational efficiency and help you secure your practice, protecting your clients, you and your business. As a Securities America representative you can benefit from our industry-leading NEXTPHASE™ Income Distribution Solutions, including the award-winning *Imagine* series of resources; extensive coaching and consultation programs; automated risk management processes, tools and programs; relationships with strategic partners offering proven, established services; and tactical and financial support for practice acquisitions and continuity planning.



▶ **Practice Management** – As your business growth expert, we provide literally hundreds of programs, guides, services and events to meet your every need for improving your practice. Whether you are looking for information, ideas and practical tips to streamline daily operations or you need in-depth coaching and consultation to enhance profitability, we have the innovative tools to help.

▶ **Technology** – We understand the importance of technology to your success now and in the future. We continually search for best-in-class technology. If what we find doesn't meet our standards, we build something that does. Our online workstation, e*Office Advantage, and our other paperless office solutions will give you unprecedented flexibility and power to run your business more effectively and profitably. Process your business, store office paperwork and better serve your clients, all from an interactive online environment.

As your business growth expert and one of the industry's leading independent broker/dealers, Securities America is ready when you are to help move your business in the right direction – *yours*.

Securities America Key Leader Organizational Structure

Steve McWhorter
Chairman, President and
Chief Executive Officer
Ext. 1000

EXECUTIVE COMMITTEE

(Jim Nagengast, Janine Wertheim, Kirk Hulett and Tracy DeWald)

Jim Nagengast
President, Securities America, Inc.
Chief Financial Officer and
Chief Operations Officer
Ext. 1004

Gayle Parsons
Vice President of
Finance and Accounting
Ext. 3100

Lamar Jones
Vice President of
Risk Management
Ext. 4720

Tami Newman
First Vice President
of Compensation
Ext. 3800

Doreen Griffith
Senior Vice President and
Chief Information Officer
Ext. 3300

Paul Huerter
Vice President of
Corporate Services
Ext. 6101

Gloria Rock
First Vice President of
the Rep Relations Center
Ext. 3700

Gregg Johnson
Senior Vice President of
Branch Office Development
Ext. 1002

Sam Briganti
Manager of Transition
Ext. 7128

Robin Danahy
Manager of Branch Office
Development Support
Ext. 7111

Jim Heeney
Vice President of Sales
Supervision and Operations
Ext. 1008

Theresa James
Vice President and
Director of Operations
Ext. 3500

Kyle Kelly
Regional Director
Western Region
Ext. 8128

Paul Krause
Regional Director
Central Region
Ext. 3901

Tom Hellings
Regional Director
Eastern Region
Ext. 3933

Tracy DeWald
Senior Vice President
and General Counsel
Ext. 1003

Kevin Miller
Vice President,
Chief Compliance Officer
and Deputy General Counsel
Ext. 6200

Leia Farmer
Deputy Chief
Compliance Officer
Ext. 8122

Greg Weiss
Director of
Regulatory Compliance
Ext. 6164

Ken Luckinbill
Director of
Compliance Examinations
Ext. 6124

Chris Bahle
Manager of Compliance
Surveillance / AML
Ext. 6179

Briana Thoreson
Manager of Client and
Regulatory Inquiry Group
Ext. 6116

Phyllis Nelson
Manager of Compliance
Communications Review
Ext. 6135

Janine Wertheim
President, Securities
America Advisors, Inc.
and Chief Marketing Officer
Ext. 1005

Dennis King
Senior Vice President of Business
Development-Fee-Based Sales,
Securities America Advisors, Inc.
Ext. 1006

Paul Lofties
Vice President of Wealth Mgmt,
Product Distribution and
Mergers & Acquisitions
Ext. 4500

Deb Hansen
First Vice President
of Marketing
Ext. 4600

Kirk Hulett
Senior Vice President
of Strategy and
Practice Management
Ext. 1001

Kathy Shotkoski
Vice President of Human
Resources and Training
Ext. 5100

Teri Heim
Director of
Business Growth Programs
Ext. 5305

Chris Ranney
President & CEO, Iron Point Capital Mgmt
Senior Vice President, Securities America
Ext. 8138

Jeff Spitzmiller
Chief Investment Officer
Iron Point Capital Management
Ext. 8223

Stuart Evans
Director of Operations
Iron Point Capital Management
Ext. 8121

Just a phone call away!

800-747-6111



Presidents Council



Steve McWhorter

ext. 1000

Chairman, President and Chief Executive Officer

Steve became Securities America's CEO in 1998 and, with his passion for achievement and top level performance, the company has seen consistent and unprecedented growth and success under Steve's watch. He's a walk-the-talk kind of person who inspires, leads, encourages and rolls up his sleeves when needed. Full of praise and pride for Securities America's 400-plus employees and nearly 2,000 financial professionals across the country, Steve is an incredible listener and consensus builder who commands high standards and flawless integrity throughout every aspect of life.

Prior to joining Securities America as General Counsel in 1987, Steve served as Vice President and General Counsel for Standard Chemical Manufacturing Company. He received his BA in Political Science from Amherst College and his JD from the University of Nebraska College of Law where he met his wife, Susan, who is a former schoolteacher. He is an avid golfer, Big Red Cornhusker fan and car connoisseur. Steve and Susan live in Omaha and have three children, Sarah, Justin, and Jeff, and two grandchildren. Steve holds FINRA Series 7 and 24 securities industry licenses.



Jim Nagengast

ext. 1004

President, Securities America, Inc., Chief Financial Officer and Chief Operations Officer

Jim joined Securities America in 1994 and oversees Accounting, Compensation Processing, Representative Relations, Operations, Information Systems, Sales Supervision and Branch Office Development. Prior to joining Securities America, Jim managed the daily operations of a multi-site company that processed pharmaceutical materials and food products, advised Fortune 500 companies as a consultant for Marakon Associates and was a financial analyst for Merrill Lynch Capital Markets. Named a Harvard University Scholar his freshman year, Jim graduated from Harvard University with an AB in Economics magna cum laude in 1987 and received an MBA from Columbia Business School in New York City. Jim has an unwavering commitment to excellence, while challenging and leading others with an open mind and an open ear to business growth opportunities.

A Nebraska native, Jim is a member of the Adjunct Faculty at the University of Nebraska at Omaha in the Department of Finance, Banking and Law. He's the proud father of one daughter, Dagny. Jim stays active athletically and competes in basketball tournaments, road running and endurance races. Jim holds FINRA Series 7, 24 and 27 securities industry licenses.



Janine Wertheim

ext. 1005

President, Securities America Advisors, Inc. and Chief Marketing Officer

Janine, having joined Securities America at its inception in 1984, oversees all Investment Advisor programs, Communications and Marketing, and the Product Distribution Department. With more than 20 years tenure at Securities America, Janine has been actively involved in most areas of the company. Janine's passion for serving advisors' needs and her commitment to extraordinary service and quality is a spirit embraced company-wide. Her leadership style is open, honest and straightforward, demanding the best from the organization.

After gaining a BS in Business from Lander College in Greenwood, South Carolina, Janine worked for a financial planning firm in Greenville, South Carolina, where she assisted two planners in growing a start-up financial planning firm. A South Carolina native, Janine moved to Omaha in 1984 to continue her career in financial services when one of the principals of the small financial planning firm partnered with the original principals of Securities America. Married to Bob, who runs his own business, they have three sons, Andy, Tyler and Jordan. Janine holds FINRA Series 7, 24, 63 and 65 securities industry licenses, as well as licenses for annuities, life insurance and health insurance.



Kirk Hulett

ext. 1001

Senior Vice President of Strategy and Practice Management

Kirk oversees the Practice Management group that offers consultation to financial professionals on how to improve the efficiency and profitability of their practice. He consults with financial professionals on issues related to strategic planning, staff compensation, client surveys and leadership development. He also guides the firm's Human Resources functions and services including employee selection and training. The youngest of four siblings, Kirk Hulett grew up in Kansas and brings both a Midwestern work ethic and a fundamental, no-nonsense approach to leading Securities America's Practice Management staff.

Proficient as a speaker and a writer, Kirk has been a featured speaker at various industry Conferences and is a regular contributor to FPA Solutions magazine. He co-hosts a bi-weekly practice management podcast on advisorpod.com. He earned a Master of Science Degree in Industrial/Organizational Psychology from the University of Nebraska at Omaha (UNO), and graduated with honors from Washburn University in Topeka, Kansas. Kirk has been an adjunct instructor for the UNO College of Business MBA program. He holds FINRA Series 7 and 24 securities industry licenses.

Presidents Council



Tracy DeWald

ext. **1003**

Senior Vice President and General Counsel

Joining Securities America as General Counsel in May 2007, Tracy leads Securities America's Legal and Compliance Departments. He is responsible for building relationships with regulators and government and industry groups, as well as working with representatives to implement ongoing adjustments to compliance policies and procedures. A sought-after speaker at many industry and regulatory conferences, Tracy brings well-rounded, dynamic leadership to our legal and compliance teams, emphasizing a high level of professional expectations and accountability with his staff. He has a distinguished legal and securities industry career, serving four years as Chief Compliance Officer for TD Ameritrade, five years as Chief Compliance Officer and Counsel for the Mutual of Omaha Companies, and 11 years as a private practice securities litigator.

Tracy enjoys marathon running and spending his free time with his wife Dolly and their three teenage sons, John, Patrick and Peter. He is a graduate of Creighton University School of Law in Omaha where he is currently an Adjunct Professor, is ACAMS certified (Association of Certified Anti-Money Laundering Specialists) and currently holds FINRA Series 6, 7, 63, 65 and 66 securities industry licenses.



Gregg Johnson

ext. **1002**

Senior Vice President of Branch Office Development

Gregg is responsible for providing daily direction and strategic leadership to branch office development operations, corporate acquisitions and transition activities. The division's recruiting role is to help representatives and offices evaluate how Securities America can aid them in meeting their business goals. Its transition role is to work closely with representatives and offices during the process of joining Securities America to help ensure a smooth and efficient move. Gregg approaches his responsibilities with enthusiasm, tireless spirit and total commitment. Mentoring and coaching sports in the community for years, Gregg knows from experience that teamwork leads to excellence, and that's reflected in his leadership philosophy.

Gregg enjoys time with his wife Carla and their three daughters, Peyton, Jordan and Ashton, as well as relaxing with a good game of golf. Gregg graduated from Morningside College in Sioux City, Iowa with a Bachelor's Degree in Business Administration. He has an MBA from Creighton University in Omaha and currently holds FINRA Series 7, 24, 63 and 66 securities industry licenses, as well as Life and Health Insurance licenses.



Dennis King

ext. **1006**

Senior Vice President of Business Development-Fee-Based Sales, Securities America Advisors, Inc.

Dennis oversees business development of Securities America's fee-based investment advisor and financial planning programs. From the Strategic Air Command to strategic financial planning, Dennis relies on his industry experience and financial expertise to grow and enhance the firm's resources that support advisors' fee-based businesses. After 10 years in the Air Force, working from the Strategic Air Command's Underground Command Post in Omaha and handling the famous *Red Phone*, Dennis spent 30 years of his career in financial services as a stockbroker, financial planner and investment advisor. Prior to joining Securities America in 2000, he was co-founder and Vice President of a Registered Investment Advisor firm providing fee-based money management services.

An identical twin, Dennis and his wife Claudia have three children, Dennis Jr., Michael and Tina, and four grandchildren, Annabelle, Caitlyn, Brady and Evan. Dennis has a Bachelor's Degree in Global Business Management from Bellevue (Nebraska) University and an MBA from the University of Nebraska at Omaha. He is a CERTIFIED FINANCIAL PLANNER™ practitioner and holds FINRA Series 3, 7, 24, 63 and 65 securities industry licenses.



Jim Heeney

ext. **1008**

Vice President of Sales Supervision and Operations

Joining Securities America in 2007, Jim is responsible for implementing strategies, processes and systems to supervise the sales activity of Securities America's registered representatives and investment advisors. He also has executive responsibility for the firm's Operations Department. Jim has an intense focus on developing leadership, building and sustaining effective teams, and building relationships with representatives, business partners and industry regulators. Prior to joining Securities America, Jim was managing director of compliance operations at TD Ameritrade, having also held the positions of trading manager, senior trading manager, senior manager of client services and senior manager of client quality group/operations.

Jim is an avid fisherman and enjoys quality time with his wife Teresa, son Jacob and daughter Carly. Jim holds a Bachelor's Degree in Business Administration from Bellevue (Nebraska) University and has completed the Wharton Certificate Program through the FINRA Institute. He currently holds FINRA Series 7, 24 and 63 securities industry licenses.

Presidents Council



Doreen Griffith

ext. **3300**

Senior Vice President and Chief Information Officer

With over 20 years experience in the information services and technology fields, Doreen leads Securities America's web-based technology efforts, along with internal application development, technology support and systems security. She also heads the Rep Relations Center, Corporate Services and the Enterprise Project Management teams. Her considerable experience in retail, telecommunications and energy trading industries helps her provide expertise in technology, disaster recovery and information management. In 1999 Doreen joined Securities America and brought with her a passion for being the best at everything she does. She believes honesty is critical to success in every facet of life, be it professional or personal, and has enormous pride in her technology team and their ongoing accomplishments.

Doreen is a sports enthusiast and, born in the Bronx, a natural Yankees fan. She began her professional career as a nurse, and then moved to her true passion, working with people and technology. Doreen and her husband John have two children, Kevin and Kaitlyn. Doreen has a Bachelor's Degree from Creighton University in Omaha and holds both FINRA Series 7 and 24 securities industry licenses.



Chris Ranney

ext. **8138**

President and CEO, Iron Point Capital Management, and Senior Vice President, Securities America

Chris leads Iron Point Capital Management, our affiliated money manager that is available to advisors nationwide. Chris joined Securities America in 2008 as part of the acquisition of Iron Point and the award-winning broker/dealer Brecek & Young Advisors, Inc. (BYA). Chris has been a financial advisor since 1986, and became a BYA partner in 1993. Active at all levels of BYA's operations including human resources, marketing, sales support and advisor training, Chris was instrumental in designing and launching BYA's fee-based business in 1994 that soon became Iron Point. In 2007 he became BYA's CEO and Chairman. Chris' passion for family, friends and community lead him to be a trusted, valued leader among advisors and fellow associates, quickly winning respect and developing deep relationships.

Chris enjoys skiing, hiking and running. His wife Shari is a successful financial advisor, and they are proud parents of two grown children, Brian and Alicia. Chris has a Bachelor's Degree and a Master of Arts Degree in Psychology from California State University, Chico. He holds FINRA Series 6, 7, 22, 24, 26 and 65 securities industry licenses and insurance licenses with variable authorization, and is a proud member of the Financial Services Institute.



Kevin Miller

ext. **6200**

Vice President, Chief Compliance Officer and Deputy General Counsel

Kevin provides strategic direction to the Compliance Department and oversees compliance policies, processes and procedures. He is also responsible for managing the company's litigation and regulatory matters, and is the firm's Chief Risk Officer and Privacy Officer. Kevin has been a featured speaker and panel member at legal and securities-related events such as the ALFA International Securities and Insurance Practice Group Conference. He has also authored articles and papers on topics related to the securities industry and general corporate law.

Kevin is the proud father of two active, athletic sons, Logan and Corbin. He is a sports fan, likes to play golf and coaches youth basketball. Kevin has a Bachelor of Science Degree in Business Administration from Iowa State University, a Juris Doctorate Degree from the Creighton University School of Law, and currently holds FINRA Series 7, 24 and 66 securities industry licenses.

Key Leaders



Paul Lofties

ext. **4500**

Vice President of Wealth Management, Product Distribution, and Mergers & Acquisitions

Paul is responsible for managing the Product Distribution Department, which includes Wealth Management, Product Distribution and Mergers & Acquisitions. Paul brings to Securities America a comprehensive background in financial services, a dedication to honesty and hard work, and a burning desire to help Securities America representatives provide the best to their clients. He began his financial services career as a field representative of Provident Mutual and soon rose to their regional management team. After leaving Provident Mutual, he was a member of the Advanced Financial Solutions Group, a financial services firm specializing in corporate benefit planning and fee-based investment services. Paul served as an advisor there until joining Securities America in 2003.

Paul and his wife, Joann, enjoy traveling. Paul is an active runner and bicyclist, who also enjoys hiking and golfing. He spends several weekends each year working on volunteer construction projects with his congregation. He is a CERTIFIED FINANCIAL PLANNER™ practitioner and holds FINRA Series 6, 7, 24 and 63 securities industry licenses.



Paul Huerter

ext. **6101**

Vice President of Corporate Services

Paul oversees the Corporate Services Department, including enterprise contract management, procurement and representative/home office shared vendors. He is also responsible for all mail services, records and document services; Securities America's corporate facilities; and all other corporate business-office functions. Paul is the company's Emergency Response Officer and has been with Securities America since 1990.

An outdoorsman and avid boater and fisherman, Paul has coached high school baseball to multiple state championships, and has coached a team to the American Legion World Series. Active in the community, Paul is the League Director of the Catholic Youth Organization baseball league in Omaha. He is a graduate of the University of Nebraska at Lincoln with a degree in Business Administration and has an MBA from the University of Nebraska at Omaha. Paul holds FINRA Series 7, 24 and 66 securities industry licenses, health and life insurance licenses, and has a Graduate Certificate in Disaster Sciences from the University of Richmond.



Theresa James

ext. **3500**

Vice President and Director of Operations

Having joined Securities America in 1998, Theresa is responsible for all aspects of daily operations workflow, as well as managing the planning and execution of special projects. She has more than 30 years experience in the financial services industry working in every facet of operations from Money Cashier to Vice President of Operations. Theresa's experience and tenacious nature are invaluable to identifying, assessing and implementing continual improvements required to stay on the leading edge of representative support.

Theresa has been an active volunteer for the Juvenile Diabetes Research Foundation since her husband of 27 years, Jerry, lost his battle with diabetic complications in 2002. She has three children, Rich, Jarrod and Tara, and five grandchildren, Nathan, Brooklyn, Jackson, Payton and Owen. In November of 2004, Theresa became a Court Appointed Special Advocate (CASA) for the Nebraska Foster Care Program where she keeps in touch with foster children, parents, foster parents and social workers, and then makes recommendations to judges regarding the best interests of the children with whom she is involved. Theresa currently holds FINRA Series 7 and 24 securities industry licenses.



Gloria Rock

ext. **3700**

First Vice President of Representative Relations

Gloria, who joined Securities America in September of 2000, is responsible for overseeing representatives' service relationships within Securities America's Rep Relations Center through maintenance of the Gold Star Program, training of Rep Relations' staff and quality assurance of the services the Rep Relations Center provides. Her other duties include corporate-wide consultation on strategic resources and customer service principles and norms. Gloria leads by example and believes if you work to set clear expectations, and then effectively communicate those expectations, people will typically exceed them.

Gloria and her husband Paul enjoy fishing, boating and family time with their two sons, Loren and Josh, and three grandchildren, Logan, Macie and Karson. Gloria has over 30 years experience in supervisory and management positions and currently holds both FINRA Series 7 and 24 securities industry licenses.

Key Leaders



Tami Newman

ext. **3800**

First Vice President of Compensation

Tami started with Securities America in 1994 in the Representative Services Department. During that time, she was tasked with researching any and all representative concerns, giving her a thorough knowledge of Securities America from top to bottom. She quickly built a reputation as a leader who dug into the “how” and “why” of any issue she faced, and then worked to ensure the issue didn’t appear again. Tami soon became Team Leader for Commission Research and was subsequently promoted to Compensation Supervisor, managing Compensation Processing and Compensation Research. Compensation Processing ensures that compensation received in good order is processed for payment to advisors. Compensation Research investigates and resolves all advisor inquiries related to compensation. Tami also oversees three Compensation Reporting Specialists who aid Branch Office Development and current Securities America advisors in building proper contract structures for their business needs.

Prior to joining Securities America, Tami worked eight years with an Omaha-based health and life insurance company and served eight years as a distribution supervisor with a major moving and storage firm. Tami enjoys the outdoors, working in the garden and spending quality time with her husband Russ, three boys, Michael, Trevor and Rusty, daughter-in-law Molly, and Tami’s first grandchild Jay.



Deb Hansen

ext. **4600**

First Vice President of Marketing

Deb leads Securities America’s Marketing team in supporting representatives’ strategic and creative marketing needs. She also oversees Securities America’s corporate branding, marketing and media presence. Deb joined Securities America in 1996, and has directed the ongoing growth and development of the company’s marketing staff and programs since. Deb enjoys working with creative colleagues to produce some of the finest marketing materials in the industry, and has worked tirelessly to broaden and deepen the marketing support, tools and materials available to our representatives.

Deb enjoys golfing and lakeside living in the summer, and spending time with her husband Rick and children Dillon and Lauren. She began her career at Mutual of Omaha in marketing research and planning before entering the financial services industry in institutional fixed-income sales for Kirkpatrick Pettis. Deb has a Bachelor’s Degree in Marketing from the University of Nebraska at Lincoln and an MBA from the University of Nebraska at Omaha. She is a CERTIFIED FINANCIAL PLANNER™ practitioner and holds FINRA Series 7, 24, 63 and 65 securities industry licenses.



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