

# BERNARDO O. AINZA

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## EDUCATION

### University of Southern California, Marshall School of Business

Los Angeles, CA

*Master of Business Administration: Finance. GPA – 3.70*

May 2002

- Awarded Consortium Fellowship for Graduate Study in Management.
- Awarded membership to Beta Gamma Sigma, national honorary business society for top 20% of class.
- **Internship - Lehman Brothers, Private Client Services Summer Associate. Summer of 2001. New York, NY.**

### The Ohio State University

Columbus, OH

*Bachelor of Science in Business Administration: Finance and International Business. GPA – 3.70*

March 1997

- Magna Cum Laude, 1997 Pace Setter Award, Golden Key National Honor Society, OSU Club Soccer.
- OSU Excellence Scholarship (full-tuition), National City Bank Scholarship (housing and books).
- Study Abroad: Cuernavaca, Mexico (summer 1995).

## EXPERIENCE

### JP Morgan Chase

Phoenix, AZ

*Financial Advisor – VP of Investments*

March, 2008-Present

Generate suitable investment portfolios for clients by incorporating the firm's various investment instruments such as asset allocation, cash management, fixed and variable annuities, liability management, and mortgages.

- Responsible for managing \$16MM in investments at 3 branch locations.
- Educate and train the firm's Personal Bankers on investment vehicles, client profiling, and overall presentation skills.
- Work with the firm's Business Bankers and Loan officers to cross-sell additional banking products such as business loans, mortgages, and HELOCs.

### B. Riley & Company

Los Angeles, CA

*Institutional Equity Sales*

July, 2007-February, 2008

Responsible for marketing the firm's small cap research and trading capabilities to institutional clients, which include Hedge Funds and Mutual Fund Companies in the Greater San Diego area.

- Worked with our Research Department to coordinate roadshows for various companies under the firm's coverage universe.
- Conducted research on valuations and generated research and trading strategies for the firm's clients.
- Developed an expertise and tracked 80 small cap value and growth companies in domestic sectors, which included retail apparel/footwear, restaurant, semiconductor, enterprise software, regional banking, alternative energy, construction management, telecommunication, and media.

### Aurora Loan Services, a Lehman Brothers Company

Rancho Cucamonga, CA

*Account Executive/Mortgage Wholesaler*

March, 2007-July, 2007

Responsible for generating wholesale originations in the A-Paper/Alt-A marketplace in San Bernardino.

- Ranked #3 in the Orange County/Inland Empire Region out of 12 in loan submissions in my 1<sup>st</sup> full month in production.
- Funded over \$12 million in mortgages.
- Initiated relationships and had 40 brokers approved in my first 2 months at Aurora Loan Services.
- Responsible for training, educating, and consulting Mortgage Brokers, Loan Officers, and Loan Processors on Aurora's online technology, underwriting guidelines, and mortgage programs.
- Acted as a Field Trainer to new Account Executives by my 4<sup>th</sup> month of employment.

**Argent Mortgage Company**  
*Account Executive/Mortgage Wholesaler*

Rancho Cucamonga, CA  
December, 2005-March, 2007

Responsible for generating wholesale originations in the subprime/Alt-A marketplace in San Bernardino. Developed an expertise in Argent's underwriting guidelines in order to effectively screen loan scenarios in a timely manner.

- Funded over \$60 million in mortgages in 2006.
- Recognized as #1 AE in new Alt-A funding volume (2006) for San Bernardino/San Diego Region. Ranked in Top 5 out of 650 Account Executives nationally in Alt-A funding volume (2006).
- Consistently ranked among top 15% of Account Executives in Nonprime and Alt-A funding volume in San Bernardino/San Diego Region consisting of 34 Account Executives.
- Built a customer base from zero accounts to 30 new mortgage brokers who consistently submitted loans to Argent.
- Among Top 3 Account Executives who acted as a Field Trainer for the San Bernardino territory.

**Gynecare/Ethicon/Johnson & Johnson**  
*Sales Representative*

San Fernando Valley - Westside Los Angeles, CA  
February, 2004-August, 2005

Promoted 8 different medical devices to Gynecologists, Urogynecologists, and Urologists in the San Fernando Valley and West L.A. territory representing annual sales revenues of \$2 million.

- Led all 8 territories in California Region in number of new TVT-O users (primary product).
- Brought territory performing at 78% of total base volume sales (tbv) in 1<sup>st</sup> quarter of 2004 to 105% of tbv from July – December 31, 2004. Ranked #2 in Western Region tbv sales, which consists of 25 Sales Representatives in my 1<sup>st</sup> year.
- Demonstrated proper surgical application of all company products in an Operating Room environment.
- Responsible for training and development of new sales representative. Training included selling skills, product troubleshooting, strategic territory management, and administrative duties.

**Merrill Lynch**  
*Private Wealth Advisor/Financial Advisor*

Century City, CA  
July, 2002-February, 2004

Member of a seven-person high net worth investment team (ex-Goldman Sachs) with approximately \$500 million under management, specializing in wealth management advice and custom tailored solutions to clients with at least \$10 million in investable assets. Generated investment portfolios for clients by incorporating the firm's various investment instruments such as asset allocation, cash management, insurance, annuities, liability management, mortgages, and alternative investments.

- Responsible for team's new business development and marketing efforts. Identified new relationships through investment bankers, attorneys, conferences, organizations, periodicals, Bloomberg and the internet.
- Led new hire MBA class (Century City office) in initiating engagements with nine families with investable assets totaling approximately \$90 million.
- Gathered approximately \$12 million in assets during my tenure at Merrill Lynch.
- Created and generated financial planning models and cash flow models to forecast our clients' financial situation in the future under various investment scenarios.
- Actively assisted clients in obtaining lines of credit and mortgages through our private and commercial banking groups.
- Responsible for at least 20 cold calls daily and follow-ups via pitchbooks, letters, and emails.
- The team's 2 senior partners have been consistently recognized among the "Top 100 Women Financial Advisers" by Barron's.

**ADDITIONAL INFORMATION**

**Licenses:** CFA Level III Candidate, Series 7, Series 63, Series 66, AZ Life Insurance License.

**Selling Classes:** Strategic Selling (02/98), Face-to-Face Selling (04/98), Integrity Selling (03/04).

**Language:** Proficient in Spanish.

**Organizations:** National Society of Hispanic MBAs (NSHMBA), USC Alumni Association, Ohio State University Alumni Association (OSULA), Palos Verdes Strikers Soccer Club (South Bay Peninsula Soccer League).

**Interests:** AYSO Youth Soccer Coach (El Segundo Region, Girls U-14, All-Star and Spring Select), investing, real estate, surfing, soccer, golf, skiing, and basketball.