AMERICAN FINANCIAL ADVISORS
WEALTH ADVISORY SERVICES

# Who's Who At American Financial Advisors?

During AFA's presentations across the country, we find that people want to understand more about the financial industry and the training and experience of AFA's financial advisors.

As you may already know, pretty much anyone can be called a "Financial Advisor", an "Investment Fiduciary" or a "Financial Planner". Those titles are meaningless because they are not recognized as bona fide credentials and can be used by commissioned stockbrokers, the person at the bank selling mutual funds and insurance sales personnel. These designations do not imply a degree of experience, training, responsibility or commitment to act in your best interest.

When you decide to use AFA's team of professionals, you choose to work with trained and experienced CFP®, CFA, AIF® and CDFA® professionals with recognized degrees and certifications.

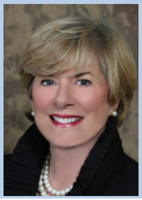
The gold standard in financial planning is the CFP® designation. CFP® practitioners advise their clients on the full gamut of financial planning. The designation requires Certified Financial Planner™ professionals to have taken a rigorous course of study, passed a comprehensive examination, and are regulated by the CFP® Board of Standards. Certified Financial Planner™ professionals are required to act in your best interest as fiduciaries. Continuing education courses are required to retain certification.

The AIF® designation stands for Accredited Investment Fiduciary. This designation is granted after extensive training in policies and procedures that govern fiduciaries. A fiduciary is a person who must act in your best interest and put your needs ahead of theirs. Continuing education courses are required to retain certification.

The CFA designation is likely the most difficult designation to receive in the financial industry. The Chartered Financial Analyst designation is a globally respected graduate-level investment credential established in 1962 and awarded by the CFA Institute, the largest global association of investment professionals. Continuing education courses are required to retain certification.

A Certified Divorce Financial Analyst® professional provides divorce financial guidance to individuals and legal professionals. CDFA® professionals provide strategy and litigation support in addition to their role as a Financial Expert, Data Collector and Evidence Presenter. Continuing education courses are required to retain certification.

Peace of Mind... Intelligent Planning.



Leslie Kelly, CFP®, AIF®, is the founder, president and CCO of American Financial Advisors. Leslie has over thirty years of wealth management experience guiding the financial and life planning goals of individual clients as well as advising non-profit fiduciaries and trustees. Leslie graduated from Vassar College in 1971 and received her MS from the SUNY at New Paltz in 1979.

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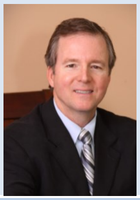

Markus Bras, CFP®, CDFA®, MBA, is the Director of Pilot Services at American Financial Advisors. Mark graduated in 1982 from the Royal Netherlands Military Academy with a degree in Aeronautical Engineering and from Oklahoma City University in 1988 with an MBA. Mark flies as a MIA based 737 Captain for AA. Mark joined AFA in 2007 and specializes in providing clients with disability, retirement and divorce assistance.

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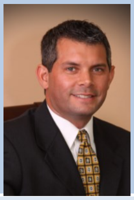

Matthew Boyce, CFP®, is a principal and the Chief Financial Officer of American Financial Advisors. Matt graduated from Florida Southern College with a bachelor's degree in Accounting and joined AFA in 1995. Matt obtained his Certified Financial Planner® certification in 2001. Matt has a passion for multi-generational family wealth planning.

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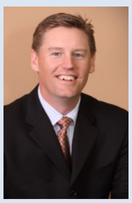

William Mertes, CFA, is a principal and the Chief Investment Officer of American Financial Advisors with over 20 years of financial services experience. Bill graduated with a bachelor's degree in accounting from Marist College and joined AFA in 1995. Bill earned the prestigious Chartered Financial Analyst (CFA) designation in 2003. Bill is responsible for the regular rebalancing of clients' portfolios.

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James Cable is American Financial Advisors' Senior Investment Advisor Representative. Jim has both a securities and Insurance license. Jim graduated with a bachelor's degree in Business Administration from California State University Long Beach. Jim flies for American Airlines as a 777 Captain based in LAX. Jim joined AFA in 2014 and specializes in retirement and insurance planning.

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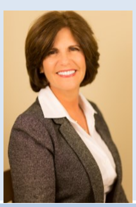

Joan Morales is the Manager of Pilot Services at American Financial Advisors. Joannie joined American Airlines in 1989 and held key administrative and operational management positions in various departments for over 24 years, one of them being a Flight Administrator for American Airlines pilots. Joannie joined American Financial Advisors in 2012 and specializes in Retirement and Medicare planning.

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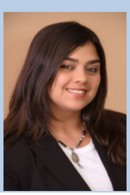

Karen Torres is American Financial Advisors' Office Manager. Karen joined AFA in 2006 and performs administrative and office support activities for AFA's advisors. Karen works closely with AFA's new clients in setting up investment and savings accounts and monitoring AFA's New Client process.

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Alexander Bras is an AFA Investment Advisor Representative. Alex graduated with a bachelor's degree in Business from the University of Central Florida (UCF). Alex joined AFA in 2015 and is responsible for keeping the Financial Flight Plans of AFA's Pilot-Clients up to date.

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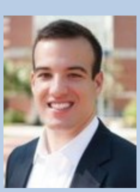

Andrew Bras is an AFA Investment Advisor Representative. Andrew graduated with a bachelor's degree in Finance from the University of Florida and a Finance Master's Degree from Vanderbilt. He started working with AFA in 2016 and developed AFA's proprietary A Plan Analyzer. Andrew is responsible for reviewing clients' A Plan and Social Security Analyzers and updating clients' Retirement Checklists.

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