



# Joseph Grund & Associates

A private wealth advisory practice of Ameriprise Financial Services, LLC



# Who we are

## *Providing personalized solutions to your complex wealth needs*

At Joseph Grund & Associates, we help multi-generational families, individuals, and business owners navigate the complexities of their wealth by providing personalized solutions. Our mission is to be there alongside of you to guide and help you administer your affairs. Through a holistic wealth management approach, we work closely with your CPA, attorney, and other outside professionals to provide a boutique, family office-like experience.

We are a highly credentialed, knowledgeable team with extensive experience that takes great pride in staying on the cutting edge of an ever-changing industry. As a client of our team, you have full access to every team member, each with their own experience and specialty, ensuring you receive a high-touch client experience.

Our team works hard to understand the individual issues your family and your business face. We are dedicated to serving you by focusing on everything from retirement, tax and estate planning strategies to investment management and wealth preservation strategies, all while being cost conscious and mitigating risk. With more wealth, comes more complexity. We will walk alongside of you, keeping you informed to help you feel confident about your future by simplifying complex problems and turning them into personalized solutions designed for you and your family.



1

## Our comprehensive resources for complex wealth

A team of specialists supported by extensive resources and a strong parent company

2

## A planning process designed to help you reach your goals

Our approach to customizing a financial plan that addresses your unique objectives

3

## A full range of wealth management services

Coordinating your financial care to help simplify your life



1

# Our comprehensive resources for complex wealth

A team of specialists supported by extensive resources and a strong parent company

# Meet the team



## Joseph Grund

CRPC®, APMA®

Private Wealth Advisor

Managing Director

### *How I can help you*

Joe is dedicated to meeting the diverse needs of high-net-worth clients and the tax efficient investment management of their assets. He specializes in estate planning strategies, wealth preservation, security selection and portfolio management. His mission is to help inform clients about the markets and the options they have when planning to reach their financial goals.

### *What makes me knowledgeable*

With more than 29 years of experience as a Financial Advisor, Joe has earned the Chartered Retirement Planning Counselor™ and Accredited Portfolio Management Advisor™ professional designations. As an Ameriprise Private Wealth Advisor, he has extensive experience in helping affluent clients preserve and grow their wealth.

### *Awards and recognition*

Joe has also earned numerous awards including being named to the 2022 and 2023 *Forbes* Best-in-State Wealth Advisors list. Joe has been a member of the Ameriprise Circle of Success from 2009-2022. He was inducted into the prestigious Ameriprise Diamond Ring Club in 2013.

### *Education*

Joe graduated from Yale University in 1993.

### *Getting to know me*

A current resident of Jupiter, Joe lives with his wife, Michelle and their dog, Ralph. Outside of the office he enjoys golfing, sports and spending time with family and friends. He is an active supporter of Down's Syndrome and the Leukemia and Lymphoma Society.



*Forbes rankings were developed by SHOOK Research and are created using an algorithm that includes both qualitative (in-person, virtual and telephone due diligence meetings; client impact; industry experience; review of best practices and compliance records; and firm nominations) and quantitative (assets under management and revenue generated for their firms) data. Certain awards include a demographic component to qualify. Investment performance is not a criterion because client objectives and risk tolerances vary, and advisors rarely have audited performance reports. These rankings are based on the opinions of SHOOK Research, LLC, are not indicative of future performance or representative of any one client's experience and are based on data from the previous two calendar years. Forbes magazine and SHOOK Research do not receive compensation in exchange for placement on the ranking. For more information: [www.SHOOKresearch.com](http://www.SHOOKresearch.com). SHOOK is a registered trademark of SHOOK Research, LLC.*

# Meet the team



## David Holland

CFP®, CFA®, JD

Branch Manager

Private Wealth Advisor

### *How I can help you*

David works with a select group of families and businesses to help them manage and coordinate their financial affairs. He is dedicated to all aspects of a family's financial matters to ensure they are coordinated and working in harmony. He strives to understand what is important and unique to each client's situation and provides a path to connect all client's values and goals to their wealth. He specializes in financial planning and estate planning.

### *What makes me knowledgeable*

Since becoming a Financial Advisor in 2008, David has earned the CERTIFIED FINANCIAL PLANNER™ certification and Chartered Financial Analyst® professional designation in order to provide the most current strategies and information that may be valuable to his clients. Prior to his financial services career, he practiced law and focused on estate planning, real estate, and corporate transactions. He serves on the Board of Directors for the Palm Beach Estate Planning Council.

### *Education*

David holds a Bachelor's Degree in Economics from Yale University and received a Juris Doctorate from Hofstra University.

### *Getting to know me*

In his free time, David enjoys golf and watching his beloved NY Yankees. He lives in Jupiter with his wife, Jeanine and their two daughters. When the girls are home from college, they love spending family time on their boat or sitting on the couch watching classic 1980s movies.

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# Meet the team



## Benjamin Silberman

CIMA<sup>®</sup>, CPWA<sup>®</sup>

Managing Director  
Financial Advisor

### *How I can help you*

Ben works to help professionals, executives, and business owners who have busy lives and complex wealth issues to live comfortably and make sense of their investments. He manages multiple equity portfolio for Joseph Grund & Associates and also is the lead advisor for the team's 401(k) and pension plans.

### *What makes me knowledgeable*

Working in the financial services industry since 1996, Ben was an early adopter of risk management strategies in portfolio construction, working to limit downside risk in investments. As a lifelong learner, he has earned the Certified Investment Management Analyst<sup>®</sup> and Certified Private Wealth Advisor<sup>®</sup> professional designations to better serve his clients.

### *Getting to know me*

Ben enjoys golf, sport fishing, playing guitar and Miami Dolphins football. He is an active supporter of Kid in Distress and the Leukemia and Lymphoma Society. He lives in Jupiter. Ben enjoys spending time with his four grandsons— three live in Boston, MA and the oldest lives in Tallahassee, FL.

# Meet the team



## Robert Mayer

CFP®

Associate Manager

Financial Advisor

### *How I can help you*

Robert specializes in helping affluent families with retirement planning, estate planning and tax reduction strategies. He takes a comprehensive approach to every family's financial situation and provides customized plans designed to their specific needs and circumstances.

### *What makes me knowledgeable*

With more than two decades in the financial services industry, Robert has experience in investment policy design and implementation, portfolio design, and oversight. As a lifelong learner, he has earned the CERTIFIED FINANCIAL PLANNER™ professional certification in order to better serve his clients. He also holds the Series 7, Series 66, Series 24 and the Florida 2-15 Life, Health and Variable Annuities license. He obtained his Bachelor of Science degree in Business from Butler University.

### *Getting to know me*

Robert lives in Jupiter. Outside of the office, he enjoys the outdoors, running and keeping up with the latest current events. He also volunteers for St. Ann Place.

# Meet the team



## William Roughen

CFP®, APMA™

Financial Advisor

### *How I can help you*

As a Financial Advisor with Joseph Grund & Associates, William is responsible for developing and managing financial planning projections. He also helps in managing group retirement plans for business owner clients. He believes in the power of financial planning and goals-based advice.

### *What makes me knowledgeable*

With nearly a decade of professional experience, William has earned the CERTIFIED FINANCIAL PLANNER™ certification and Accredited Portfolio Management Advisor<sup>SM</sup> professional designation in order to serve his clients more deeply. He also holds the Series 7 and Series 66 licenses, as well as the Florida 2-15 Life, Health and Variable Annuities license. Working in operations has provided him with a deep understanding of the processes and hurdles clients encounter when handling wealth. He is a graduate of the Brock School of Business at Samford University and an active member of the Financial Planning Association.

### *Getting to know me*

William lives in Palm Beach Gardens. Outside of the office, he is an avid outdoorsman. His weekends consist of time spent outdoors fishing, diving, camping, and boating. William has a passion for conservation and enjoys working with local nonprofits focused on preserving native wildlife. He is a member of the rescue and release team at Busch Wildlife Sanctuary where he assists with rescuing native wildlife in need of medical attention.

# Meet the team



## Lori A. Fraraccio

Registered Client Service Associate  
Practice Manager

### *How I can help you*

Lori serves as the Practice Manager for Joseph Grund & Associates. She is the lead licensed assistant and manages the operations of the team. Clients recognize her work ethic, accountability and reliability and trust her to respond to their needs immediately and resolve any issue they have. She has a client-first mentality and treats their issues as if they were her own, no matter how complex the case is.

### *What makes me knowledgeable*

With more than 20 years of professional experience, Lori worked for Edward Jones, Prudential, and Merrill Lynch as a Sales Assistant prior to Ameriprise Financial. She holds the Series 7 and Series 66 licenses, as well as as the Florida 2-15 Life, Health and Variable Annuities license. Lori was an Ameriprise Chairman's Award of Excellence Winner in 2020 and a winner of the Blaze Award in 2021. She earned her Associate of Arts degree from Palm Beach State College.

### *Getting to know me*

Lori is a Florida native from Palm Beach Gardens. Outside of the office, she enjoys spending time with her husband Matthew. Some of her favorite activities include going to the gym, attending concerts, boating, going to the beach, and visiting with family .

# Meet the team



**Dawn L. Sherwood**

Financial Advisor

***How I can help you***

As a Financial Advisor with Joseph Grund & Associates, Dawn is responsible for operations management and client service. She is dedicated to exceptional client service and building deep client relationships. Her key responsibilities include proactive client management and helping clients with trades, money movement, and account statement activities. Her goal is to anticipate client needs and reach out proactively with solutions before clients call us.

***What makes me knowledgeable***

With three decades of professional experience, Dawn worked for Merrill Lynch as a Relationship Manager for 20 years prior to joining Ameriprise Financial. She holds the Series 63, 65, 7, 9, and 10 professional licenses in addition to the Florida 2-15 Life, Health and Variable Annuities license.

***Getting to know me***

Dawn lives in Sevierville with her husband, Tim and their two sons, Tyler and Kyle. Outside of the office, she enjoys spending time in the great outdoors boating, fishing, camping, and hiking.

# Meet the team



**Mando J.  
DiBartolomeo**

Registered Client Service Associate

***How I can  
help you***

As a Registered Client Associate, Mando is responsible for business operations and trading. He specializes in asset management operations, trading operations, and analysis. He believes personal finances should fit like a tailored suit. His job is to tailor that suit to fit your form and look ahead to see what it may need in the future. He takes great pride in offering clients a high-touch client experience.

***What makes me  
knowledgeable***

Mando brings four years of investment industry experience. Prior to his current role, he was a Trading Operations Specialist focused on block trading, bond trading, and options trading. He holds the Series 7, Series 63, Series 65 licenses. Before his financial services career, he worked in the chemical manufacturing industry as a Chemist, designing and reiterating formulas for industrial chemicals. This experience gave him insight into complex systems and analysis work, which he brings to his financial service career. He earned his Bachelor of Science in Biochemistry from Northern Illinois University.

***Getting to  
know me***

Originally from Chicago, Mando now resides in West Palm Beach. Outside of the office, he enjoys cooking, exercising, mindfulness and well-being.

# Meet the team



**Debra Rowland**

Client Service Associate

***How I can help you***

As a Client Service Associate, Debbie specializes in client service and is responsible for appointment scheduling, answering phones, and new business. She strives to provide every client with the best service possible.

***What makes me knowledgeable***

With more than four decades of professional experience, Debbie worked for Signator Investors, New England Financial, and Commonwealth Financial Network prior to joining Ameriprise Financial. She's held many positions from Receptionist to Branch Manager and has received training from the Life Office Management Association. She earned her degree in Business from Florida College of Business.

***Getting to know me***

Debbie enjoys spending time with her husband Bill, and her adult children Hannah and Harrison. They have two cats and a dog. Outside of the office, she loves boating, listening to country music and watching football. She is an active participant in the Myasthenia Gravis annual walk and is a member of the Coastal Conservation Association.

# Meet the team



## Shiva Anand

Client Service Associate

### *How I can help you*

As a virtual Client Service Associate, Shiva is responsible for completing operations-based tasks for the team. This includes foundational advice, creating e-meetings, calling annuity carriers for forms and details, running reports and annuity reviews. He believes just as annual health checkups are required for our bodies; financial health check-ups are equally important. These financial health checkups in the form of financial planning play an important role in preparing clients for their goals and for the unforeseen.

### *What makes me knowledgeable*

Shiva brings nearly a decade of professional experience. He began his career assisting and advising advisors on growing their practice, as well as coaching junior team members on meeting their production. He has passed the SIE exam and is now preparing for Series 7. He earned his Bachelor of Arts in Banking and Insurance and his Master of Business Administration in Finance and Marketing from IP University.

### *Getting to know me*

Shiva lives with his wife, mother, and younger brother. He enjoys travelling, watching movies, exploring new restaurants, and trying new cuisines. He is also involved in a foundation that provides shelters for stray dogs.

# Our credentials

Our team has spent numerous years and thousands of hours to gain knowledge in all aspects of a family's and a business's financial life. Our recommendations are based upon deep knowledge and understanding. We have the credentials to prove it.

## **CERTIFIED FINANCIAL PLANNER™ (CFP®)<sup>1</sup>**

The CERTIFIED FINANCIAL PLANNER™ certification is recognized as a standard of excellence for personal financial planning. CFP® certification requires meeting experience and ethics requirements, successfully completing financial planning course work and passing the certification examination covering the following topics: financial planning principles, employee benefits planning, investment planning, income tax planning, and retirement and estate planning.

### ***What it means to you:***

*I understand a broad spectrum of financial concerns and can help build a plan to address them.*

## **CERTIFIED FINANCIAL ANALYST® (CFA®)**

Holders of the Chartered Financial Analyst® designation are securities analysts, money managers and investment advisors who have completed the CFA program, a graduate-level, self-study curriculum and examination program for investment professionals that covers a broad range of investment topics.

### ***What it means to you:***

*I am deeply trained in investment analysis and can help you navigate the complexities of your portfolio in an ever-changing economy.*

## **CHARTERED RETIREMENT PLANNING COUNSELOR™ (CRPC™)**

The Chartered Retirement Planning Counselor™ certification is obtained by completing retirement planning course work that focuses on the pre- and post-retirement needs of clients like you. By completing coursework focused on key retirement issues such as asset management and estate planning, a Chartered Retirement Planning Counselor™ is trained to help clients assess retirement preparedness and confidently address their pre- and post-retirement financial needs.

### ***What it means to you:***

*I understand the unique challenges and concerns of those entering or living in retirement and can help you develop a plan for this important stage of life.*

<sup>1</sup> Certified Financial Planner Board of Standards, Inc. (CFP Board) owns the CFP® certification mark, the CERTIFIED FINANCIAL PLANNER™ certification mark, and the CFP® certification mark (with plaque design) logo in the United States, which it authorizes use of by individuals who successfully complete CFP Board's initial and ongoing certification requirements.

# Our credentials

Our team has spent numerous years and thousands of hours to become experts in all aspects of a family's and a business's financial life. Our recommendations are based upon deep knowledge and understanding. We have the credentials to prove it.

## **ACCREDITED PORTFOLIO MANAGEMENT ADVISOR™ (APMA™)**

Individuals who hold the APMA™ designation have completed a course of study encompassing client assessment and suitability, risk/return, investment objectives, bond and equity portfolios, modern portfolio theory and investor psychology.

### ***What it means to you:***

*I have specialized knowledge in asset allocation, portfolio construction and more.*

## **CERTIFIED INVESTMENT MANAGEMENT ANALYST® (CIMA®)**

The Certified Investment Management Analyst® designation identifies professionals with years of experience and hard-earned, in-depth management capabilities who have completed extensive course work and passed a rigorous exam. CIMA® certification requires meeting experience and ethics requirements, successfully completing financial planning course work and passing the certification examination covering the following areas: asset allocation, due diligence, risk measurement, investment policy and performance measurement.

### ***What it means to you:***

*I have both theoretical knowledge and practical wealth management skills to put your complex wealth strategies into action.*

## **CERTIFIED PRIVATE WEALTH ADVISOR® (CPWA®)**

An advanced credential created specifically for wealth managers who work with high-net-worth individuals, focusing on the life cycle of wealth: accumulation, preservation, and distribution. Candidates who earn the certification understand how to develop specific strategies to minimize taxes, monetize and protect assets, maximize growth, and transfer wealth.

### ***What it means to you:***

*I have the knowledge to resolve the complexities of multigenerational wealth across a lifetime.*

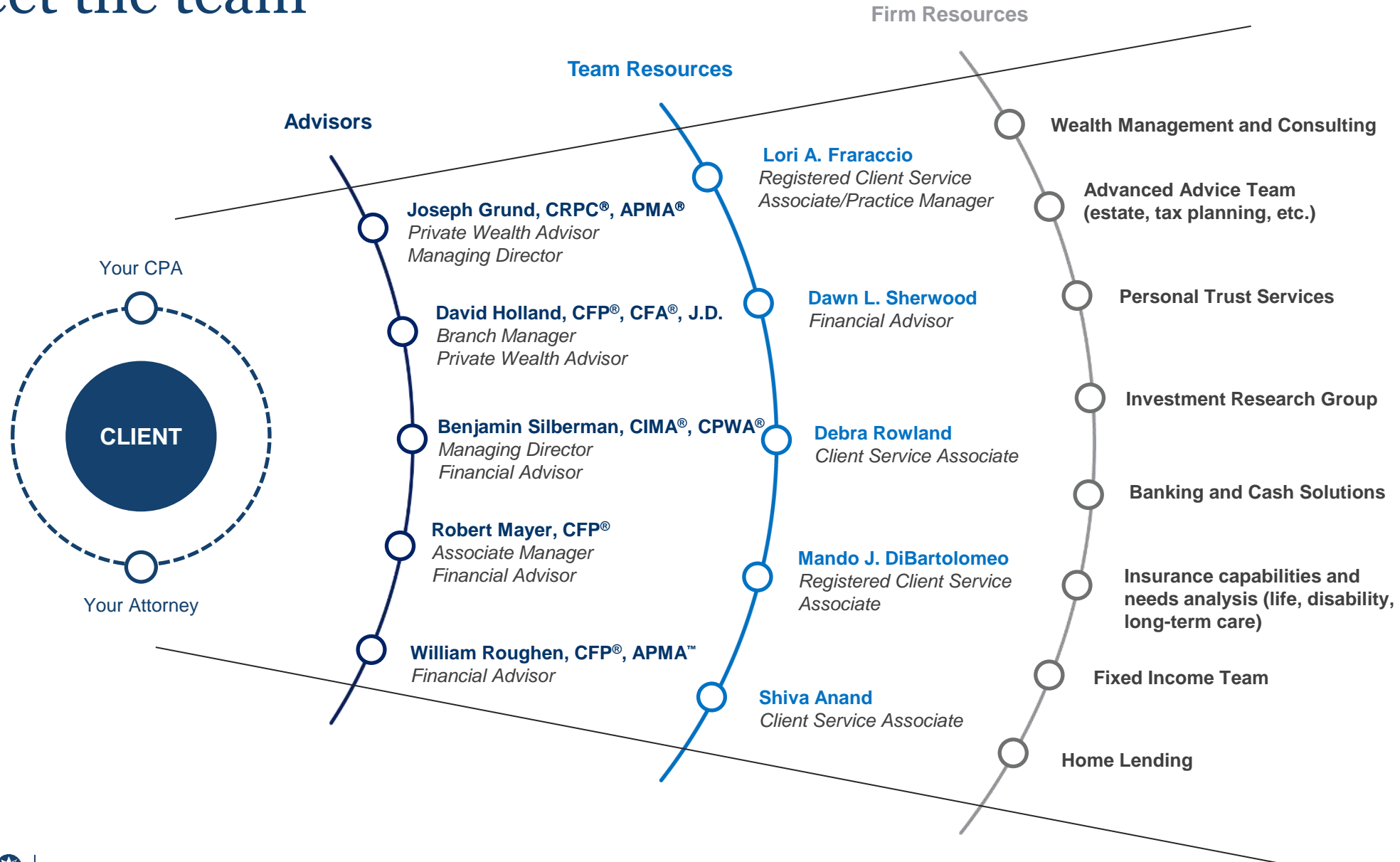
# Industry recognition

Joseph Grund & Associates takes great pride in our reputation.



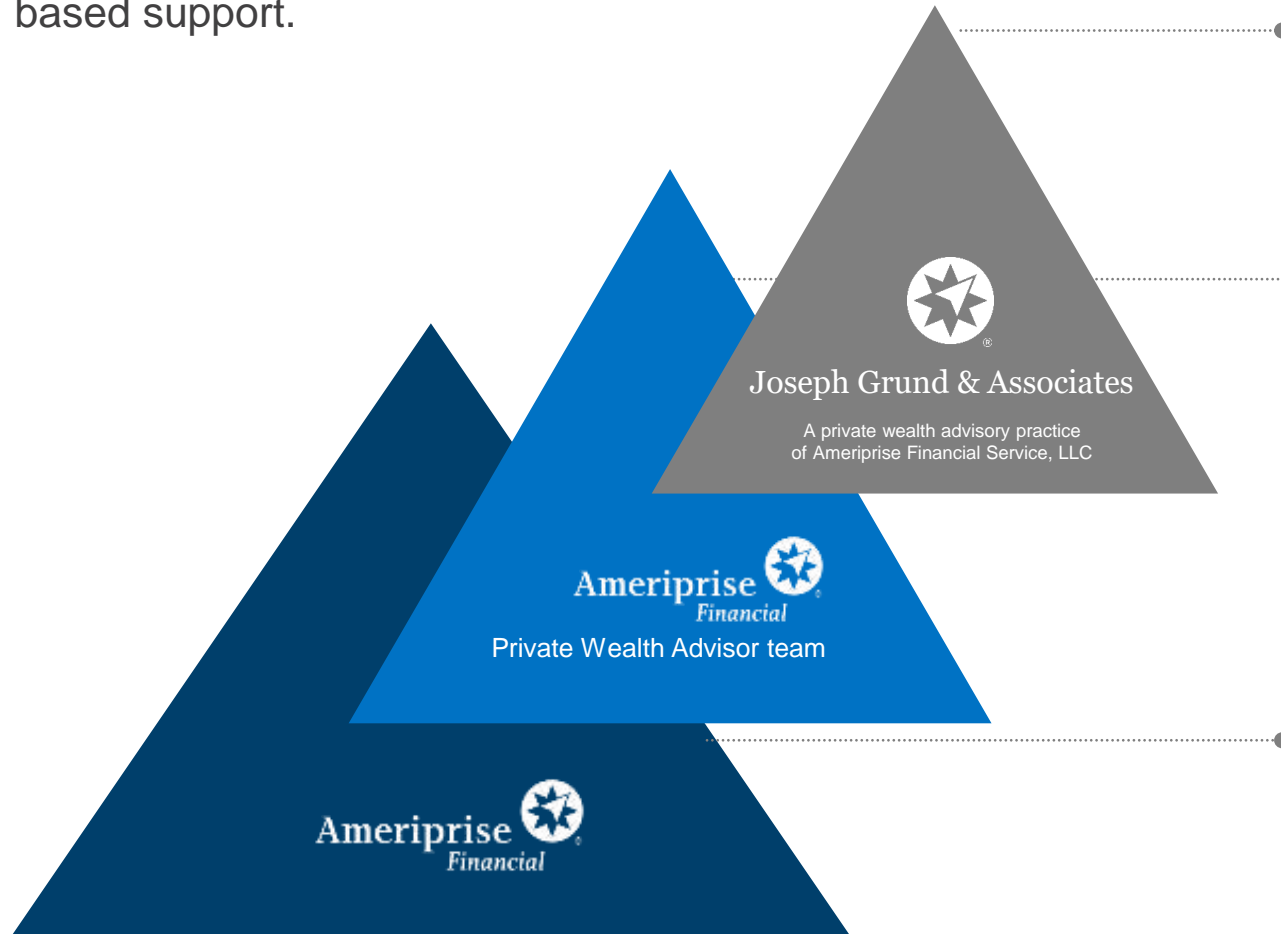
The 2023 *Forbes* Best-in-State Wealth Management Teams list is developed by SHOOK Research and is created using an algorithm that includes both qualitative (in-person, virtual and telephone due diligence meetings; client impact; industry experience; review of best practices and compliance records; and firm nominations) and quantitative (assets under management and revenue generated for their firms) data. Certain awards include a demographic component to qualify. Investment performance is not a criterion because client objectives and risk tolerances vary, and advisors rarely have audited performance reports. This ranking is based on the opinions of SHOOK Research, LLC, is not indicative of future performance or representative of any one client's experience and is based on data from the previous calendar year. *Forbes* magazine and SHOOK Research do not receive compensation in exchange for placement on the ranking. For more information: [www.SHOOKresearch.com](http://www.SHOOKresearch.com). SHOOK is a registered trademark of SHOOK Research, LLC.

# Meet the team



# Who we are

As part of a larger financial institution, Joseph Grund & Associates has access to extensive resources and broad-based support.



## Joseph Grund & Associates

- Dedicated to helping multi-generational families, individuals and business owners navigate the complexities of their wealth by providing personalized solutions
- A multi-generational, experienced team with individualized expertise and specialties
- A responsive support staff committed to a high-touch client experience

## Private Wealth Advisor Team

Access to:

- Ameriprise Wealth Management and Consulting
- Ameriprise Advanced Advice Team (estate planning, tax planning, etc.)
- Ameriprise Banking and Cash Solutions
- Personal Trust Services
- Insurance capabilities and needs analysis (life, disability, long-term care)
- Ameriprise Home Lending
- Ameriprise Investment Research Group

## Ameriprise Financial

- A longstanding leader in financial planning and advice
- A 125-year legacy of putting clients' needs first
- Serving more than 2 million individual, business and institutional clients<sup>2</sup>
- More than \$1.2 trillion in assets under management or administration<sup>3</sup>
- #1 most trusted wealth manager<sup>4</sup>



2

## A planning process designed to help you reach your goals

Our approach to customizing a financial plan that addresses your unique objectives

# Supporting our investment process

Our goal to provide you with the potential for the highest degree of investment success with the least amount of risk. Our process is supported by:

## Custom portfolios

We don't rely on static, predetermined investment models, but instead select and update the investments in your portfolio ourselves using sophisticated risk software, in accordance with your investment objectives.



## Tactical management

We actively manage your portfolio in response to fluctuating market and economic conditions, so you won't miss out on opportunities presented by these changes.



## Discretion

Our ability to make strategic portfolio changes on your behalf allows us to act quickly when we identify timely investment opportunities that align with your goals.



## Block trading

We ensure that all of our clients, regardless of account size, receive the same trade execution and potential cost benefits.



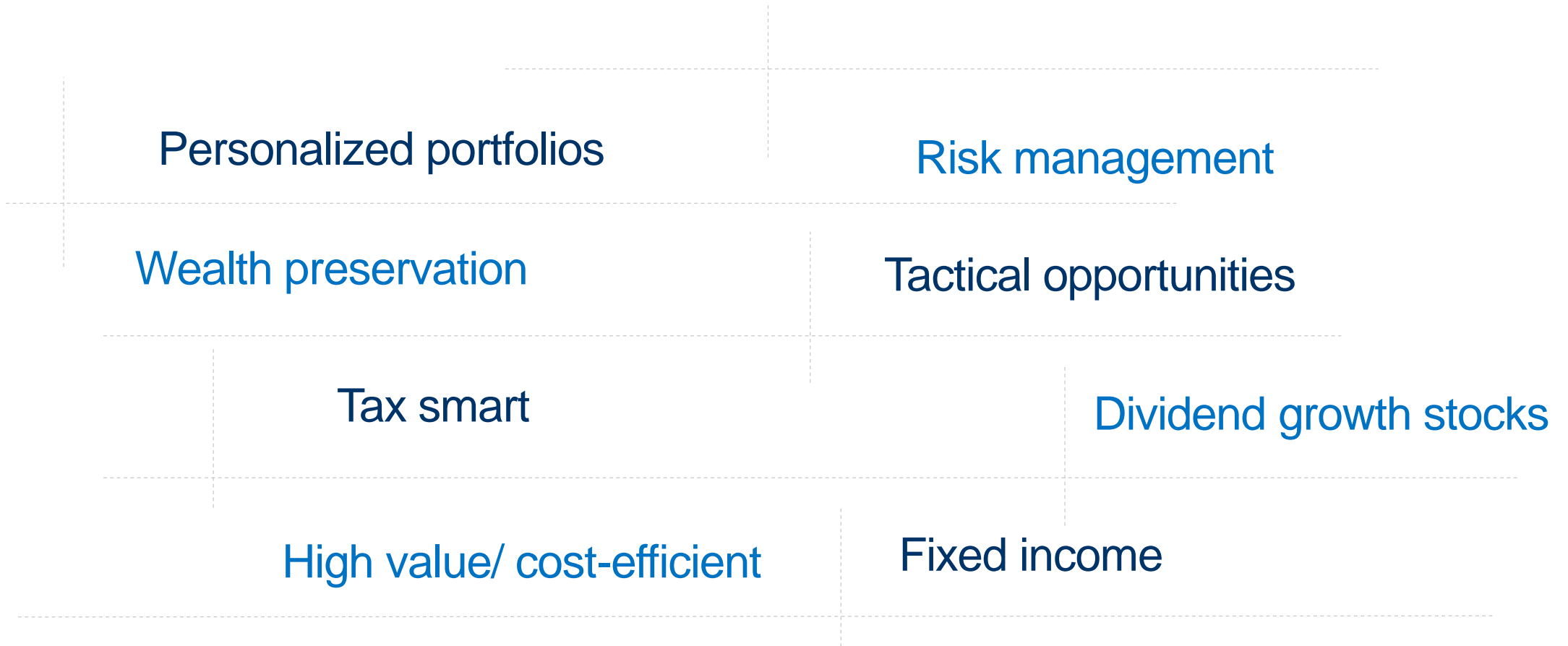
# A comprehensive financial planning approach

We use a six-step, financial planning approach to uncover the details of your life and combine that information with our own expertise to create the right plan and optimal strategies for you. We will remain by your side every step of the way—providing you with the insight and support you need to make informed decisions that keep you on track to your goals.



# Our core beliefs

Our team believes the best advice is advice that's customized just for you. We build our client relationships with intention, taking the time to understand you and your individual needs in order to deliver the right advice for you.





3

## A full range of wealth management services

Coordinating your financial care to help simplify your life

# Services beyond investing

We offer a broad range of services to help you and your family live brilliantly, now and in the future.

## Financial services

- Account consolidation
- Asset protection planning
- Banking services
- Budgeting
- Business financing
- Business transfer
- Buying/leasing automobiles
- Cash management
- College education planning
- Coordination with attorneys & accountants
- Credit & lending
- Digital/web access
- Ethical investing
- Executive services
- Family budgeting
- Home mortgage financing
- Insurance planning
- Liquidity event planning
- Mergers & acquisitions
- Private investment banking
- Stock option strategies
- Tax strategies
- Trustee services
- Wealth preservation



## Wealth transfer and charitable giving

- Estate planning strategies
- Philanthropy
- Family governance
- Succession planning



## Lifestyle services

- College entrance consulting
- Family education & coaching



# Our financial advisory services

**We'll work with you to determine the service and solutions that fit your financial needs and priorities.**

Through financial advice, investments and solution recommendations, as well as progress meetings and smart technology, we can help you achieve your financial goals and adjust to whatever life brings. We're here to help you feel more confident, connected and in control of your financial life.



## Financial advice

Analysis of progress toward goals or ongoing advice with support and recommendations to help meet goals.

- Document your most important financial goals and track your progress online.
- Create a plan to help you pursue your goals through comprehensive financial advice.
- Comprehensive financial advice: Can include cash flow and budgets, education savings, major purchase goals, retirement savings, protection needs, estate and multigenerational planning, small business planning, tax planning strategies, executive benefits and compensation.



## Investments and solutions

A diversified portfolio of investments and solutions designed to help you pursue your financial goals.

- Point-in-time investment recommendations to address your short- and long-term goals.
- Ongoing investment advice developing a broader strategy to address your long-term goals.
- Advanced investment advice and management using sophisticated strategies to help you meet your complex planning needs.
- Investment Advisory Solutions, which offer an array of investments in a coordinated portfolio allocated to your needs.
- Insurance solutions to help protect you and your family.
- Annuity solutions that help balance protection, tax deferral and guaranteed income in retirement.
- Cash management solutions to help cover your everyday essentials.



## Progress meetings

We'll review your goals, progress and investments regularly. Connect with us when you need to, in person, by phone or online.

We'll meet when, where and how you need, based on your preferences and financial needs. Through the secure site and Ameriprise app, you have anytime access to investments and digital tools to help you track your progress against your goals.

- Meeting frequency options
  - Once annually
  - Semi annually
  - Quarterly
- Meeting location options
  - In person
  - Virtual
  - Phone

# Getting started

If you are ready to plan and prepare for your financial future, we can help by understanding where you are today and developing a strategy to get you where you want to be tomorrow.

*Find out more about how we can work together.*



**Joseph Grund & Associates**

A private wealth advisory practice of Ameriprise Financial Services, LLC

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<https://www.ameripriseadvisors.com/team/joseph-grund-associates>

<sup>2</sup> Slide 19, Company Reports

<sup>3</sup> Slide 19, Company data as of Q4 2021

<sup>4</sup> Slide 19, Newsweek and Statista recognized America's Most Trusted Companies in 22 industries based on surveys issued to 50,000 U.S. residents from June 28-August 13, 2021. Respondents chose from a list of all U.S.-based companies with revenues over \$500 million, rating those with which they were familiar in three areas of trust: customer, investor, and employee. 110,000 evaluations were generated and companies with scandals were eliminated, resulting in a list of 400 companies. Ameriprise placed 20th of 21 companies in the Financial Services industry that earned a ranking. For more information visit <https://www.newsweek.com/americas-most-trustworthy-companies-2022>.

Ameriprise Financial, Inc. and its affiliates do not offer tax or legal advice. Consumers should consult with their tax advisor or attorney regarding their specific situation.

Ameriprise financial planning is called Ameriprise Financial Planning Service and is designed as a long-term, collaborative relationship between you and a financial advisor. The service is generally appropriate if you have financial goals, sufficient financial assets to begin addressing those goals and are willing to pay an investment advisory fee. If you decide to purchase the service, you will receive a written financial planning recommendations to help you achieve these goals. The complimentary initial consultation provides an overview of financial planning concepts, and does not include a written analysis and/or recommendations.

Ameriprise Financial cannot guarantee future financial results. Client experiences will vary.

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