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PROFESSIONAL EMPLOYMENT

JANUARY, 2010 – PRESENT - BRICK HOUSE ASSET MANAGEMENT – FOUNDER

SEC Registered Investment Advisor which will continue to work as a consultant to investment advisory and consulting services to UNW individuals, family offices and non-profit corporations. These services include, but are not limited to financial planning, investment policy statement development, investment supervisory services, investment portfolio management, and legal and forensic analysis.

I am a Certified Fraud Examiner (CFE) as accredited by the Association of Certified Fraud Examiners (ACFE). In order to become a CFE, I have met a stringent set of criteria and passed a rigorous exam administered by the ACFE. I have successfully met the ACFE's character, experience, and education requirements for the CFE credential, and has demonstrated knowledge in four areas critical to the fight against fraud: Fraudulent Financial Transactions, Criminology & Ethics, Legal Elements of Fraud and Fraud Investigation. CFEs have the ability to: Examine data and records to detect and trace fraudulent transactions; interview suspects to obtain information and confessions; write investigation reports, advise clients as to their findings and testify at trial; be well-versed in the law as it relates to fraud and fraud investigations; and understand the underlying factors that motivate individuals to commit fraud. Have been retained at different times for plaintiffs and defendants.

JANUARY, 2003 – DECEMBER, 2009 FAMILY OFFICE CONSULTANT

Continue to work as a consultant to a family office with assets over \$50 million. Have worked with this client since 2003 to establish, build and maintain a family office and its functions - investment portfolio, estate planning and other tax considerations, budget and cash flows , etc.

OCTOBER, 2005- DECEMBER, 2008 MORGAN STANLEY & CO SENIOR VICE PRESIDENT

COMPLEX MANAGER – WESTERN NY

Responsible for all private client activities in the Western New York Area. These responsibilities include sales development, recruitment, compliance and risk management. Worked closely with Financial Advisors to develop best practices for their particular business model. The business is now growing at 15% annually. Compliance and Risk management are graded as the #1 complex in the domestic system. Profitability is in the top 25.

GWM Global Compliance Surveillance Committee – Represented field management on the committee which was responsible for the development and implementation of **the Actimize Trading** surveillance system into Global Wealth Management. Worked on the sub-committee which developed the alert parameters and the sub-committee tasked with the rollout of the system into the complexes. Was a member of the team that developed the communication strategy and made the district presentations to district and complex management. The Western NY complex was also a pilot complex during the rollout.

Dec. 2004 – September, 2005

Direct Access Partners LLC

Director of Compliance

Responsible for compliance regulatory risk management involving equity trading, equity institutional sales, and equity research; Assist management in meeting their compliance and business goals, by developing and maintaining compliance policies and associated written supervisory procedures. Develop, implement and maintain effective compliance programs in accordance with applicable laws, regulations and company policies. Analyze new regulatory rule proposals, identify those potentially impacting business and implement any necessary changes. Monitor daily and monthly business activities including equity trading, sales and research. Regulatory exam management and serving as liaison to the SROs to ensure timely responses to all regulatory inquiries, investigations, and litigation matters; oversee the anti-money laundering program. Support new business initiatives by reviewing training, marketing and research materials and procedures, participating in business unit management meetings, and providing advice on regulatory requirements. Assure that appropriate compliance-related training is conducted; develop and deliver Annual Compliance Meetings and training for registered personnel; Draft compliance alerts to educate personnel on regulatory issues, policies and procedures; Provide other guidance to the business as required

June, 2003 – Sept, 2004 FundAssist LLC Managing Principal

Provides consulting services to the financial services industry. These services may include, but are not limited to compliance, sales management, product management, recruiting and training.

August 1997 - May, 2003 RBC Dain Rauscher (Tucker Anthony) Managing Director

Assumed responsibility as Branch Manager of a regional broker. Historically, this branch had been neglected and poorly managed. Within 2 years, have relocated the branch, increased the number from 8 to 15 and have tripled the production, by moving revenues from transaction-based to fee-based and introducing the consultative sales model.

February, 1997 - August, 1997 Merrill Lynch Consultant

Worked with Financial Consultants in various branches to increase their business.

September, 1995 to February, 1997 Halpern and Company Consultant

Registered Investment Advisor - provided investment advisory, portfolio management and related consulting services to high net worth individuals.

September, 1984 - May, 1995 Lehman Brothers Senior Vice President

Manager, Financial Services Division-

Responsible for the global distribution of all new issues to the high net worth and mid-sized institutional accounts; implemented the first division wide allocation and tracking system; accounted for over 33% of the revenues of the division

Division Sales and Marketing Manager, Lehman Division (1991-1993)- leadership responsibilities for all sales, marketing and business planning efforts for the domestic seven branch, high net worth sales force with gross revenues over \$200 million and 350 salesmen;

Member, Firmwide Equity Marketing Committee – (1988-1995) - responsibility for reviewing all equity, equity-linked and convertible underwriting transactions with particular attention to due diligence, sales and marketing requirements.

Branch Manager, One New York Plaza (August, 1993- October, 1994) - all leadership and management responsibilities for the largest branch within the Financial Services Division with 70 salesmen and gross revenues over \$60 million.

Vice President, Sales Manager, 55 Water Street – (1987-1991) - largest office within Shearson Lehman Brothers with annual gross revenues ranging from \$70 million - \$90 million; senior sales manager with 2 additional sales managers and approximately 125 salesmen reporting to me; leadership responsibilities for all sales and marketing revenues;

Vice President, Sales Manager, 660 Madison Avenue office; the branch grew from 15 salesmen to 45 salesmen to become the second largest branch in the Lehman division; revenues reaching \$25 million

January, 1978 - September, 1984 Merrill Lynch, Pierce Fenner & Smith

Sales Manager, One Penn Plaza 1982-1984 - responsible for sales leadership of the branch and general management support of the branch manager. The branch was ranked in the top 15 branches within Merrill Lynch

Account Executive - achieved Executive Club after first year and maintained eligibility throughout career. Peak production was over \$500,000 in last full year.

INDUSTRY COMMITTEE

1998 – Present Series 4/9/10 committee

Industry representative – the committee is composed of representatives from the securities industry and each SRO. The primary task of the committee is to develop and evaluate the Series 4, 9 and 10 examinations.

Certifications

Certified Fraud Examiner – Association of Certified Fraud Examiners (ACFE)

SECURITIES REGISTRATIONS

Series 3	Commodities
Series 4	Registered Option Principal
Series 5	Interest Rate (Debt) Options
Series 7	General Securities Representative
Series 12	NYSE Branch Manager
Series 14	NYSE Compliance Principal
Series 15	Foreign Currency
Series 24	NASD Principal
Series 53	MSRB Principal
Series 55	NASD Equity Trader
Series 63	Uniform State Exam
Series 65	Investment Advisor Agent

NYS Life Insurance

EDUCATION

Colgate University, Hamilton, New York B.A., May, 1972