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**Biography For**

**Todd J. Pack, MBA, ChFC®, LACP**

Mr. Pack started his career in financial services in 1996 after serving in the United States Marine Corps. Over the years, Mr. Pack has served as the Chief Operating Officer, Chief Ethics Officer, Chief Compliance Officer and Chief Information Security Officer for various financial services firms. Through his passion for working with business owners, institutions and financial professionals, Mr. Pack started Break Through Advisers in 2010.

Extensive energy has been placed towards the continuous improvement of the Firms efficiencies, compliance oversight and expanding advisory revenues.

**Break Through Advisers, Inc.**

Break Through Advisers, Inc. (BTA) provides services designed to provide for long-term success and not a short-term fix. Extensive energy is placed towards continuous improvement of firms operational and technological efficiencies, risk mitigation and revenue expansion utilizing effective project management. Through BTA, Mr. Pack travels nationally speaking to firms and their representatives on various topics. The goal of BTA is to support clients in a way that enables them to enhance their client value proposition while minimizing risk and achieving exceptional revenue growth.

**Financial Advisers of America, LLC.**

Acting as President, Chief Operating Officer and Chief Compliance Officer, Mr. Pack was responsible for the overall operations, compliance and strategic development for Financial Advisers of America (FAA). During his time he developed the Investment Advisory department, due diligence process and all risk disclosure documents. During both SEC and FINRA reviews FAA demonstrated a forward looking compliance approach that was merged stringent compliance protocols while highly adaptable to unique situations. Mr. Pack worked with the FinOp on financial controls, forecasting and budgeting. During the three-year period FAA revenue growth was 294%. J.W. Cole Financial acquired FAA in May 2013.

**United Capital Financial Partners**

As a founding member, Mr. Pack held the position as SVP of Operations and Compliance where he was responsible for the continuing revenue operations of existing offices and the assessment and due diligence of potential acquisitions. This included conducting opportunity audits and due diligence reviews for the purpose of acquiring financial advisory firms. Mr. Pack had an active role in forecasting, budgeting, cultural fit and risk assessment. He was also responsible for working with each office on client case design which, included investments and risk management. In addition, he chaired the Product Committee that was responsible for the due diligence and training of products offered by the firm. This duty included oversight of all acquired firms and their staff to ensure the highest level of integrity was maintained. Lastly, he was responsible for broker/dealer compliance supervision serving as the Super OSJ. During Mr. Pack's affiliation, United Capital executed approximately $10B (AUA) in acquisitions.

**Virtual Management Solutions, LLC**

Mr. Pack was the President of Virtual Management Solutions (VMS), LLC, a company that specialized in converting commission-based practices into fee-based businesses. VMS worked with representatives across the country engaging them in an effort to enhance client service, expand solutions offered to achieve client life goals and improve revenues. VMS helped its clients successfully achieve an average increase in revenue of 50% over the course of the first 12 months. Additionally, he created Virtual Model Portfolios, a tool made available to advisers for the purpose of creating client investment portfolio's focused on minimizing downside risk exposure.

**Bommarito & Associates**

Prior to starting his own firm, Mr. Pack was the Chief Operating Officer of Bommarito & Associates, Inc. (franchise of American Express Financial Advisers, Inc.) a comprehensive financial planning and advisory practice that managed a total of $350 million in client assets. In this position, Mr. Pack was responsible for day-to-day activities that included a comprehensive client service program, marketing, supervised financial controls and forecasting, monitored compliance operations, human resources and supervised all staff members.

**Business Resource Center, LLC**

Mr. Pack was a featured speaker and the Chief Operating Officer of the Business Resource Center, a company providing training to financial advisers in a lecture format. The focus of the curriculum was to enable advisers to achieve consistent and predictable results through practice management techniques.

**Professor of Finance and Economics**

Prior to founding United Capital and relocating to California, Mr. Pack was an adjunct Professor of Finance and Economics at Walsh College of Accountancy and Business Administration in Troy, Michigan where he taught Investments FIN 403; a CFP® accredited course. Due to his career in financial services, he was able to bring real life, practical, education to his students. During his time as an adjunct professor, Mr. Pack received some of the highest professor evaluation scores ever received at Walsh College.

**United States Marine Corp**

Prior to becoming involved in the securities industry, Mr. Pack served in the United States Marine Corp where he specialized in counter terrorism and security. During his time, Mr. Pack was promoted meritoriously twice (2) achieving the rank of Corporal in two years, awarded Marine of the Month, Marine of the Quarter and spent significant time in specialized training schools including Marine Security Force, School of Infantry, Squad Leader School, Mountain Warfare School and Airborne Training School. MOS: 8152, 0311, 8023

**Publications**

In his book, Break Away, Mr. Pack outlines all of the necessary steps to start and operate a business. From key business metrics to human resources to marketing, the reader will find the critically important information that you've been looking for. Mr. Pack has been featured on Registered Rep Magazine (Rep TV), placed articles with Investment News and Registered Rep, and cited in numerous articles including The New York Times, SearchCompliance.com, American Banker, etc.

**Education and Associations**

Mr. Pack received his MBA in Finance from the Walsh College of Accountancy and Business Administration in Troy, Michigan, and a BBA in Finance from the University of Michigan in Flint, Michigan. He also graduated from St. Clair County Community College where he earned an AA in Criminal Justice. He currently holds FINRA Series 99, 62, 7, 63, 24 licenses, and the NASAA Series 66 Investment Advisers Law license in addition to life insurance licenses with variable authorized. Additionally, Mr. Pack is a Chartered Financial Consultant® (“ChFC”), a designation from The American College and a Life and Annuity Certified Professional (“LACP”). Associations include being a past member of NAIFA (National Association of Insurance and Financial Advisors) and ADISA (Alternative & Direct Investment Securities Association).