

Joseph F. Rinaldi, III MBA



Career Summary

For the last twenty five years, Mr. Rinaldi has enjoyed focusing his professional experience in the capital markets arena on both the buy and sell sides of Wall Street, banking and money management. His expertise includes portfolio & risk management, institutional sales & trading and structured finance. During his career he has worked for such blue-chip forms as Morgan Stanley, The Resolution Trust Corporation, Maryland National Bank, Federal Home Loan Bank , and Dime Savings Bank. Mr. Rinaldi is currently a senior managing director with Quantum Financial Advisors, Inc. and a managing partner with QFACC.

Mr. Rinaldi's selected career accomplishments include but are not limited to, successfully started a financial advisor company that created & managed wealth for many high net worth families & corporations and earned superior returns for monies under management; timely and efficient disposition of over \$30 billion of capital markets products in a manner which provided "best" execution. He was a member of the RTC's Investment Committee for Franklin Savings Bank, Kansas and was responsible for the oversight of this eight billion bank; restructured capital markets products to achieve better pricing that saved the taxpayer over \$100 million, securitized and placed asset backed-securities in the private placement market (collateral for these transactions, included automobile, HELs, first & second lien and marine loans). He was published in *The Morgan Stanley December 86 Options News Letter*, "Optimal Standbys Compared To Other Hedging Instruments"; dynamically traded a \$2 billion hedged position that reduced hedging costs for a S & L by \$1 million dollars; securitized and traded the first national COFI ARMs produced by an S & L.

Mr. Rinaldi is an adjunct Professor of Finance @ the University of Maryland, College Park., MD.

Education

School of Business Hofstra University, BBA 1981, Concentration: Finance, Minors: Economics & Math.
Lubin Graduate School of Business , Pace University, MBA 1983, Concentration: Finance & MIS.
New York Institute of Finance, NYC, Course: Financial Futures & Risk Management, Fall 1985

Awards & Licenses

Mr. Rinaldi is licensed as a financial advisor Series 65, and successfully passed the series 7, 3 & 63.

Selected Hobbies & Civic Activities

Mr. Rinaldi's selected civic activities include: Amcham Cuba, Big Brothers of the National Capital area, Partner JUMPSTART, President & Board Member Farmland Child Development Center, Head Coach

Montgomery County Baseball. His hobbies include: Karate, Boxing, Deep Sea Sport Fishing and Photography.

Work History

Smith School of Business, University of Maryland Adjunct Professor of Finance, 2009 to Present
Senior Managing Director, Quantum Financial Advisors, Inc., Washington DC, 1996 to Present
Senior Capital Markets Specialist, Resolution Trust Corporation, Washington DC, 1991 to 1994
Vice President & Manager, MNC Financial, Baltimore, MD, 1989 to 1991
Portfolio & Risk Manager, Federal Home Loan Bank of NY, NY 1988 to 1989
Institutional MBS Sales & Trading Professional, Morgan Stanley, NY, NY. 1986 to 1988
MBS Trading & Hedging Specialist, Dime Savings Bank, NY, NY. 1984 to 1986

Consulting

Aegis Financial, Gruntal, MNC Financial, YMCA and Bank of America