



**Who We Are?** Quantum Financial Advisors is a boutique money management firm, with a superior sixteen year track record headquartered in Rockville, Maryland. We manage money on a separate account basis with full transparency and daily liquidity. Our clients are high net worth individuals, pension plans, non-profits, trusts, endowments, and corporations. With the introduction of our QFA Intelligent Portfolios we assist investors who want to begin investing efficiently and effortlessly. They rely on our automatic rebalancing tool, while receiving advice from a registered financial advisor via email. The firm currently utilizes global platform providers Charles Schwab & Co, and Interactive Brokers to offer clients global access. (The firm does not take custody of client assets but has a limited power of attorney to trade on behalf of the client). In addition to asset management, we offer financial, education, retirement planning, security valuations, corporate cash management, and pledged asset lines of credit. We also assist startup companies as well as offer other advisory services.

### **What is QFA Intelligent Portfolios?**

QFA Intelligent Portfolios utilizes the latest technology to automate the financial advisor process, thereby making investing simple and available to anyone with no minimum starting amount. To build and manage your portfolio, QFA Intelligent Portfolios uses an advanced algorithm provided by Charles Schwab to automatically rebalance your portfolio and leverages the insight of QFA's investment committee to select individual low-cost exchange traded funds (ETFs).

### **QFA Intelligent Portfolios provides you with the following benefits.**

1. The intelligent portfolio automatically rebalances across up to 20 asset classes, working to keep your investments consistent with your selected risk profile, which may help with investment growth and reduced volatility over time. \*
2. QFA Intelligent Portfolios does not charge trading commissions or account service fees.
3. Portfolios include up to 20 asset classes across stocks, fixed income, real estate, and commodities, as well as an FDIC-insured cash component—so you are truly diversified.
4. After the low cost ETFs are identified by QFA, the intelligent algorithm monitors the accounts' performance on an ongoing basis and automatically adjusts the composition to make sure the ETFs continue to provide consistency and diversity.
5. Easy to follow tutorial videos will help you understand how the product works and introduce you to financial markets.
6. Experts at QFA will provide help with ETF selection, financial planning services, and financial advice via email.
7. Tax-loss harvesting for accounts of \$50,000 or more.
8. Eventually, as your portfolio and the relationship builds with QFA, you may at any time select a professional advisor to manage your assets on a dynamic basis & receive a discount from our asset management rate.

If you are a beginner investor who does not have a lot of assets, cannot financially justify using a full time registered investment advisor and prefers direction with their investments then QFA Intelligent portfolio is engineered for you.

**For more information please visit <https://institutionalintelligent.schwab.com/client/#/getStartedModal> (Please insert Advisor Program Key - **H486** in the box at the bottom of page) or call +1 (301) 296-6203.**

# QUANTUM FINANCIAL ADVISORS

A comprehensive financial services and wealth management firm committed to your long-term success

**Joseph Francis Rinaldi III** is a Registered Investment Adviser, the Senior Managing Director and President of Quantum Financial Advisors. Mr. Rinaldi graduated from Hofstra University with a BBA and earned his MBA from Pace University. Mr. Rinaldi has worked in capital markets for nearly three decades for companies such as Dimes Savings Bank, Morgan Stanley, Maryland National Bank (now Bank of America) and The Resolution Trust Corporation. His career has encompassed asset securitization, risk management, and trading. In addition, he teaches “Futures, Options and Derivatives” at the Robert H. Smith School of Business at the University of Maryland to both graduate and undergraduate students.

**Joseph Schmelzle** is a Certified Public Accountant, President of Pro Finance and an independent Registered Investment Adviser with Quantum Financial Advisors, Inc. Mr. Schmelzle received his MBA from the University of Rochester where he studied Finance and Applied Economics. Mr. Schmelzle has been a CPA for over twenty years and he is licensed in the states of Maryland, Virginia and Washington, DC. Mr. Schmelzle truly enjoys being a CPA; he does financial statement auditing and preparation, tax preparation and planning, bookkeeping services, financial consulting, retirement planning and insurance planning. Mr. Schmelzle holds his series 65 and insurance licenses.

**Howard Lodge** is a Registered Investment Advisor and Director of Alternative Assets for Quantum Financial Advisors. Mr. Lodge received his Ph.D. from Indiana University in Bloomington, IN. He started as an academic, doing neural modeling of the eye. He went to Wall Street and did mathematical modeling of derivatives for eighteen years. He was the head of derivatives for several Fortune 500 firms and managed an eight billion dollar portfolio of Alternative Assets and co-authored, “A Beginning Guide to Alternative Assets”.

**Elliot Noma** is a Registered Investment Adviser and the Director of Structured Finance and Asset Valuation for Quantum Financial Advisors. Mr. Noma graduated from the University of Michigan with a Ph.D. in Mathematical Psychology. Dr. Noma has worked with many of the blue-chip firms on Wall Street, such as Deutsche Bank, Merrill Lynch, and Solomon Brothers. Dr. Noma specializes in structured finance, asset valuation, and technical trading.

**Andrew Bernard Martin** is a Registered Investment Adviser and the Director of Audit & Compliance for Quantum Financial Advisors. Mr. Martin graduated from Binghamton University with a Master of Science in Accounting and has held the Certified Public Accountant (CPA) designation since 1990. In addition, Mr. Martin serves as a state assemblyman for the State of Nevada, Managing Partner of Martin & Wall, and is a Certified Fraud Examiner (CFE). Mr. Martin specializes in accounting, tax, and audits.

\* A minimum of \$5,000 is required to activate the automatic rebalancing feature of the intelligent portfolio. Adviser’s annual investment advisory fee for the QFA Intelligent Portfolio Product is a flat 50 basis points with a minimum of \$100 per year. Part of this fee may be shared with Charles Schwab Company.

