

At True Link, our investment experts pair over 150 years of financial expertise with our best-in-class technology for trust management and a passion for serving people with disabilities and older adults. We know the optimal investment outcome for a special needs trust is different from that of the typical wealth accumulation strategy because special needs trust beneficiaries need to use their assets differently.



George Guerrero, Head of Wealth Management

George has over 20 years of experience in the financial services industry at top firms like Prudential, Dreyfus, and global Fortune 500 company AXA Equitable, where he launched a unique fund of funds in the Japanese market. A proven leader in the industry, George came to True Link to pursue product innovation that he knew could improve lives. He now brings his world-class wealth management experience to True Link's trust clients, helping underserved groups like those with special needs trusts find the financial stability they need. George applies the same rigor he used to manage billions of dollars in allocation models to the fixed-asset-level groups he now supports at True Link.

His passion for serving pooled trust clients and retirees is personal. When George and his family had to create a trust for a family member diagnosed with Parkinson's, he was stunned by how complex and painful the process was, despite his own considerable professional expertise. He thought, "Ours is just one story, one family, in a sea of millions. How can others possibly navigate this?" He was eager to help True Link craft products that would mean individuals and families in similar situations could have a much simpler and less stressful experience.

George focuses on helping all of True Link's clients achieve a stream of stable income by taking a disciplined and holistic approach with each of our customized investment options. Beginning with diversified asset-class exposure, he determines a suitable and cost-efficient composition of asset allocations relative to the investment options trusts provide their beneficiaries. As an organization, True Link strongly believes in using the most cost-effective investments to achieve the greatest internal rate of return for all of our clients.

A Rockefeller fellow, George is grateful to work in the name of the many individuals and families who need this service. He lives in San Francisco with his wife and their two dogs, Duncan and Donut.



Peter Wall, Director of Fiduciary Services

Nationally recognized for his expertise and innovation in special needs investments, administration, and planning, Peter has fostered lasting relationships with clients for more than 18 years, bringing his creative background to bear on the administrative and legal complexities of trusts.

Before joining True Link, Peter launched and led the Disability and Elder Trust Solutions division of BOK Financial, one of the country's largest regional special needs planning and investment practices. After a career at large bank trust companies, Peter wanted to make a more meaningful difference in the lives of his clients.

"Making a tangible difference in one of the most underserved, yet most deserving populations" is what drives Peter. Being able to put a beneficiary in an accessible home or vehicle "really makes me feel good about the work we do," he says. Navigating multiple agencies' often complicated rules allows Peter to apply some of his creative energy to trust administration and planning.

Beyond helping clients get equipment and services they need, Peter loves to help clients access joyful experiences many without disabilities take for granted, like taking a vacation. When a client with disabilities was finally able to visit Disney World, Peter arranged a surprise meeting with the Disney princesses she loves. He still has the photos.

Peter speaks at conferences across the country, including the National Down Syndrome Congress, the Annual Autism Society National Conference, and Stetson Law's National Conference on Special Needs Planning and Special Needs Trusts. Topics include structuring portfolios for people with disabilities, estate planning, taxation, and trust administration.

In addition to serving on the Board of Directors for Easter Seals and other organizations, Peter is also a published author, most notably in the Elder Law in Colorado Red Book, Fourth Edition.

A professional saxophonist, Peter toured the country with performers like The Motet and The Doors' Robby Krieger. He lives in Denver, CO, with his wife and two children.

True Link Financial Advisors



Kai Stinchcombe

Kai, CEO and co-founder of True Link Financial, is a frequent speaker on innovation and the venture process, and his deep relationships in Silicon Valley provide sustaining force and financial momentum for True Link's ability to provide unique, high-quality services to special needs trusts and their beneficiaries.



Claire McDonnell

Claire, COO and co-founder of True Link Financial, oversees all business and functional units while developing key partnerships and client relationships. She has a background in management consulting, venture capital, and product development.



George Shehata

George is the Vice President of Investments at True Link Financial. He has nearly 20 years of investment and technology experience, most notably, in leadership roles at LendingClub and BlackRock, where he focused on managing technology for retail investments and the distribution of ETFs to retail investors.



Bradley Frigon, JD, LLM (Tax), CELA, CAP

Bradley has over 38 years' experience in estate and special needs planning, as well as probate and estate litigation, with additional expertise in guardianships and conservatorships, Medicaid, and tax matters. His many positions of distinction include being a past president of the National Academy of Elder Law Attorneys, and an appointed member of the Special Needs Alliance.



Jon Soberg

Jon, a Certified Financial Analyst, has over 18 years' experience in consumer finance and was named one of Forbes' top financial technology investors in 2015. He is a board member or advisor at Addepar, an investment analytics firm, SixUp, and Kreditech. He also lectures at Wharton Business School.



Bryan Bradford

Brad is Chairman of Austin Capital Bank and First Payment Services, with broad responsibility for oversight, strategy, capitalization, compliance, and risk management. He has two decades of experience as a full-time investor, managing the proceeds resulting from the sale of the J.C. Bradford & Co brokerage house.



Miles Reidy

Miles has served as CFO of iconic companies such as Capital One Bank, Sears, and Network Solutions – each among the world's largest companies in its category. He has over three decades of experience in consumer finance and is a board member of Royal Bank of Canada, US.



Tom Tinsley

Tom served as one of twenty directors of General Atlantic, a \$21 billion private equity fund, where he worked for fifteen years. Before that he spent 20 years at McKinsey and Company as a director. Currently, he serves on the boards of BMC Software and Guidestar USA.



John Hopper

John has worked in investment management and financial services for over 25 years in roles such as Director of Retirement Plan Client Services, Chief Investment Officer, and Chief Compliance Officer at major financial institutions including Fifth Third and BNY Mellon.



Ciara Burnham

Ciara Burnham is a partner with QED investors and a seasoned investor, operator and strategist with more than twenty years of experience in financial services. Most recently, Ms. Burnham was the CEO of Evercore Trust, a nationally chartered trust bank with over \$50 billion of assets.

About True Link Financial

True Link Financial offers a fully integrated solution for managing special needs trusts. We combine investment advisory, software, expert trust administration support, and a debit card for disbursements that work together as a unified system. We serve both individual and pooled special needs trusts with a unique offering that includes a range of investment strategy options. True Link pooled trust software accounts for unitization and includes an allocation of fees to the beneficiary level. True Link is the only prepaid debit card referenced in the POMS with settings that can protect government benefits. Our holistic approach can reduce the administrative burden associated with trust management and lead to cost savings, greater precision, improved risk management, and better performance. Our mission is to provide trustees and trust administrators greater flexibility and more advanced tools to better serve their beneficiaries.

True Link Financial Advisors, LLC is an Investment Adviser registered with the SEC and is a wholly owned subsidiary of True Link Financial. Registered Investment Advisers are legally empowered to provide investment advisory services only to residents of the states in which they are registered or where an exemption or exclusion from such registration exists.