

# EXPERIENCE ON YOUR SIDE

Gradient Investments, LLC is a fee-only, SEC registered investment advisor (RIA). We have a fiduciary obligation to act in your best interest. We strive to provide independent investment advisors and their clients a progressive portfolio management suite through an active approach to risk management. We built our team around seasoned investment professionals: our portfolio managers provide decades of institutional investment experience and have a deep working knowledge of the individual client market. Whether your investment goal is preserving principal, maximizing income or accumulating capital, our investment team has a carefully designed strategy to help you achieve your long-term investment goals.



**MICHAEL BINGER, CFA®**

PRESIDENT

As President, Michael is the leader of Gradient Investments and has been with the firm since 2012. He brings more than 30 years of industry experience including prior roles managing multi-billion dollar portfolios for an institutional asset manager. Michael is a CFA® charterholder

and is a featured contributor on CNBC, Fox Business, Barron's, and the Wall Street Journal.



**KYLE BERGACKER, CFA®**

PORTFOLIO MANAGER

Kyle Bergacker joined Gradient Investments in 2025 and has more than 15 years of financial services experience. He began his career as a financial advisor for Thrivent Financial. His background also includes roles in investment research and portfolio management of multi-billion-dollar portfolios with large institutional asset management firms. Kyle earned a degree in applied economics from the University of Minnesota. He's also a CFA® charter holder, has been awarded the CFA Institute's Sustainable Investing Certificate, and holds his Series 7 and 66.



**KEITH GANGL, CFA®**

SENIOR PORTFOLIO MANAGER

Keith joined Gradient Investments in 2018 and has more than 25 years of industry experience. Prior roles include asset management for a multi-billion dollar portfolio with a large institutional asset management firm. Keith is a CFA®

charterholder, Lipper Award winner, and has been featured in media outlets such as Investor's Business Daily, Nasdaq, Reuters, and Bloomberg.



**LISA SCHREIBER**

ASSOCIATE PORTFOLIO MANAGER

Lisa Schreiber serves as an Investment Analyst for Gradient Investments, LLC. Prior to joining Gradient, Lisa worked as a Private Client Advisor for a regional bank in Linz/Austria, where her main responsibility was investment management for high-net-worth clients. Lisa graduated with a Bachelor's Degree in Financial Management from the University of Applied Sciences Upper Austria and is currently a candidate in the CFA® program.



**JOHN INGHAM**

INVESTMENT ANALYST

John Ingham joined Gradient Investments in 2025. Prior to joining Gradient Investments, John worked with Gradient on the Case Central team, where he assisted advisors in creating detailed financial plans for clients. John graduated from the University of Minnesota, Duluth with a Bachelor of Business Administration degree in Finance. He is currently a CFA level II candidate, and he holds his Series 65.

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