

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.



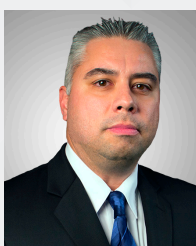
MICHAEL BINGER, CFA®
President

Mr. Binger is the President for Gradient Investments. He has been with Gradient Investments since 2012 and has over 30 years of total investment management experience. Mr. Binger's prior roles include managing multi-billion dollar investment products for a large institutional asset manager. He graduated with a bachelor's degree from the University of Minnesota and is a CFA® charterholder. He brings a depth of market experience that is rare within the industry and has been a featured contributor with several media outlets such as CNBC, Fox Business, Barron's, and The Wall Street Journal.



WAYNE SCHMIDT, CFA®
Chief Investment Officer

Mr. Schmidt is the Chief Investment Officer for Gradient Investments. He has been with Gradient Investments since 2008 and has over 30 years of total investment experience primarily within fixed income markets. Prior roles include a Lead Portfolio Manager position at an institutional firm where he managed a multi-billion dollar bond portfolio. He has been a contributor to such media outlets as Fox Business, Forbes, and The Wall Street Journal. Mr. Schmidt earned his bachelor's degree from Cornell University, MBA from the University of Minnesota, and is a CFA® charterholder.



JEREMY BRYAN, CFA®
Senior Portfolio Manager

Mr. Bryan is a Senior Portfolio Manager for Gradient Investments. He has been with Gradient Investments since 2016 and has over 15 years of total investment management experience. Mr. Bryan's job history includes equity research and portfolio management roles for institutional asset managers in Minneapolis and New York. He has been a frequent contributor to media outlets including CNBC, Fox Business, Reuters, and The Wall Street Journal. Mr. Bryan graduated with a bachelor's degree from St. Cloud State University, MBA from the University of St. Thomas, and is a CFA® charterholder.



MARIANN MONTAGNE, CFA®
Portfolio Manager

Ms. Montagne is a Portfolio Manager for Gradient Investments. She has been with Gradient Investments since 2014 and has over 25 years of total investment management experience. Ms. Montagne's prior roles include equity analysis for institutional fund managers as well as a senior investment analyst position for a \$500M registered investment advisor. She is a frequent contributor to media outlets, including CNBC, Fox Business, Bloomberg, and Barron's. Ms. Montagne graduated with a bachelor's degree from the University of Detroit and is a CFA® charterholder.



KEITH GANGL, CFA®
Portfolio Manager

Mr. Gangl is a Portfolio Manager for Gradient Investments. He joined Gradient Investments in 2018 and has over 20 years of total investment management experience. Prior roles include portfolio management for a large institutional equity firm, where he managed several billion dollars of assets. Mr. Gangl has been featured in media publications such as Investor's Business Daily, Bloomberg, and Yahoo!. He graduated with a bachelor's degree from St. John's University, MBA from the University of St. Thomas, and is a CFA® charterholder.



TYLER ELLEGARD
Investment Analyst

Mr. Ellegard is an investment analyst for Gradient Investments. He joined Gradient Investments in 2018 after prior investment roles for a large retail wealth advisory firm. Mr. Ellegard has experience with individual financial advice, asset allocation, and analysis of investments across the asset spectrum. He graduated with a bachelor's degree from the University of Minnesota and is currently a candidate in the CFA® program.

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