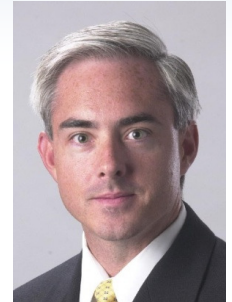




Break Through Advisers

Todd J. Pack, MBA

Founder and Chief Executive Officer



Prior to founding Break Through Advisers, Mr. Pack was the SVP of Operations for United Capital Financial Advisers, LLC where he was responsible for the continuing revenue operations of existing offices and the assessment and due diligence of potential acquisitions. This included conducting opportunity audits and due diligence reviews for the purpose of acquiring financial advisory firms. Mr. Pack had an active role in forecasting, budgeting, cultural fit and risk assessment. He was also responsible for working with each office on client case design which, included investments and risk management. In addition, he chaired the Product Committee that was responsible for the due diligence and training of products offered by the firm. This duty included oversight of all acquired firms and their staff to ensure the highest level of integrity was maintained. Lastly, he was responsible for broker/dealer compliance supervision serving as the Super OSJ. During Mr. Pack's affiliation, United Capital executed approximately \$12B (AUA) in acquisitions.

Mr. Pack was the President of Virtual Management Solutions (VMS), LLC, a company that specialized in converting commission-based practices into fee-based businesses. Prior to starting his own firm, Mr. Pack was the Chief Operations Officer of Bommarito & Associates, Inc. (franchise of American Express Financial Advisers, Inc.) a comprehensive financial planning and advisory practice which managed a total of \$350 million in client assets. In this position, Mr. Pack was responsible for day-to-day activities that included a comprehensive client service program, marketing, supervised financial controls and forecasting, monitored compliance operations, human resources and supervised all staff members.

Mr. Pack was also a featured speaker and the Chief Operations Officer of the Business Resource Center, a company providing training to financial advisers in a lecture format. The focus of the curriculum was to enable advisers to achieve consistent and predictable results through practice management techniques. Prior to relocating to California, Mr. Pack was an adjunct Professor of Finance and Economics at Walsh College of Accountancy and Business Administration in Troy, Michigan where he taught Investments FIN 403.

In his book, [Break Away](#), Mr. Pack outlines all of the necessary steps to start and operate a business. From key business metrics to human resources to marketing, you'll find the critically important information that you've been looking for. Mr. Pack has been featured on Registered Rep Magazine (Rep TV), placed articles with Investment News and Registered Rep, and cited in numerous articles including The New York Times, SearchCompliance.com, American Banker, etc.

Mr. Pack received his MBA in Finance from the Walsh College of Accountancy and Business Administration in Troy, Michigan, and a BBA in Finance from the University of Michigan in Flint, Michigan. He also graduated from St. Clair County Community College where he earned an AA in Criminal Justice. He currently holds FINRA Series 7, 63, and 24 licenses and the NASAA Series 66 Investment Advisers Law license in addition to life insurance licenses with variable authorized. Mr. Pack is a member of Real Estate Investment Securities Association (REISA) and The National Society of Compliance Professionals (NSCP).