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Introduction

I am the Chief Compliance Officer and Owner of Wealth Innovation, a boutique Registered Investment Advisor firm. We manage and advise upon various types of investment portfolios.

I am also the President and Owner of Esoteric Advisors, a collaborative consulting and expert witness firm dedicated to fostering a robust and extensive collegial network of fellow experts. This practice specializes in unique areas within financial services, trusts, estates, and fiduciary matters.

Previously, as a Region Manager and later as a Wealth Manager at a Fortune 500 financial services company, I collaborated with several leaders across multiple business lines to establish a unique hybrid Ultra High Net Worth Montecito Wealth office. My responsibilities included overseeing risk management, human resources, public relations, and corporate leadership.

I am committed to maintaining the highest standards of compliance, legal integrity, and creditworthiness in both business and personal matters. Additionally, I have a strong background in public speaking, with experience in competitive speech and debate, as well as decades of conducting public and professional presentations.

Experience

Esoteric Advisors (2017-Present)

Consultant and Expert Witness

- Consult and testify on various matters, including accredited investor, trust and testamentary disputes, fiduciary responsibilities, broker-dealers, registered investment advisors, Regulation Best Interest, banking, lending, and cross-border financial situations.
- Provide expertise in specialized and diverse financial matters, such as investments, real estate, closely held assets, private equity, hybrid securities, risk management, complex lending, and employee-management practices and disputes.
- Interpret specific case facts, working as an expert consultant, advisor, and witness, often collaborating and coordinating with other expert professionals.
- Admitted as an expert witness in state court for trial and written affidavit; FINRA arbitration consultant and designated as an expert witness at the 20-day pending arbitration deadlines; albeit arbitrations settled prior to the hearings.
- Worked on numerous fraud cases, both internal and external, providing opinions on the role and responsibilities of financial institutions, fraud detection and prevention, fiduciary responsibility, and the duty of care for individuals vulnerable to financial abuse and manipulation.
- Consult with closely held investment companies and family wealth offices on governance and best practice management, including fiduciary roles and responsibilities.

Wealth Innovation (2017-Present)

Chief Executive Officer and Chief Compliance Officer (August 2022-Present)

- Provide consulting advice to other advisors and closely held family wealth offices.
- Owner of a Registered Investment Advisory Firm; as the Chief Portfolio Manager, I oversee, implement, maintain, and rebalance portfolios for clients.

Self-Employed Investment Advisor Representative (June 2017-Present)

- Create, monitor, and manage investment portfolios.

Wealth Advocacy (2017-2022)

Principal and Consultant

- Provide financial consultancy and governance to businesses, family wealth offices, and professional corporations.
- Collaborate with other specialized professionals to develop optimal client solutions.
- Foster and evolve the vision and values of both individuals and organizations.

Wells Fargo Bank (1991-2017)

Montecito Wealth Manager & Wealth Advisor (2008-2017)

- Led a team of highly trained professionals in a complex ultra-high-net-worth market, managing a substantial asset portfolio which generated significant revenue; provided tailored wealth solutions to a diverse range of individuals, families, and businesses.
- Delivered complex planning solutions, including trust and entity administration, often in collaboration with external professionals such as accountants and attorneys.
- Managed a wealth team that included portfolio managers, trust officers, private bankers, financial advisors, insurance risk managers, and support staff. Other team members included a Business Banking Officer and a fully staffed retail branch office.
- As a Region Manager and Wealth Team Leader, I partnered with various organizational leaders to build out a unique hybrid Montecito Wealth office.

Regional Manager (1996-2008)

- Oversaw 56 offices with over 500 employees, responsible for sales, compliance, operations, loan oversight, and human resources.
- Managed multiple lines of business, including business banking, premier banking, licensed bankers, insurance specialists; coordinated with other financial services teams.
- Collaborated with regulatory and law enforcement agencies, including international entities on cross-border matters.

Branch Manager (1991-1996)

- Managed several offices, including opening a *de novo* office.

Santa Barbara Savings & Federal Bank (1987-1991)

Regional and Transition Specialist; Branch Manager

- Managed compliance across 22 retail offices. Hired, trained, and managed operational staff. Conducted branch audits and training sessions with staff to ensure proper cash controls, budgeting, and operational efficiency.
- Managed a staff of 23 employees of a retail bank office.

Education

- Finance and Banking Graduate, Pacific Coast Banking School
- Bachelor of Arts in Political Science, California State Polytechnic University, Humboldt

Certifications

- Certified Trust and Fiduciary Advisor (CTFA), American Bankers Association
- Certified Fraud Examiner (CFE), Association of Certified Fraud Examiners

Licenses

- Series 7 now a Series 7TO under FINRA MQP; Series 66 as an IAR with Wealth Innovation
- California Real Estate License; California Health, Life, and Disability Licenses

Organizations

- Voting Member of the Securities Experts Roundtable
- Member of the Association of Fraud Investigators and Board Member of the local Central Coast chapter