Jon-Eric Kronvall

Esoteric Advisors

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Introduction

I am the President and Owner of Esoteric Advisors, a collaborative consulting and expert witness firm. This practice specializes in unique areas within financial services. Additionally, I am the Founder and Owner of Wealth Innovation, a Registered Investment Advisor firm.

Experience

Esoteric Advisors (2017-Present)
Consultant, Expert Witness, Owner

- Consult and testify on various matters, such as trust and testamentary disputes, fiduciary responsibilities, broker-dealers, registered investment advisors, 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 in a separate case for written court admitted affidavit. FINRA arbitration consultant and designated as an expert witness at the 20-day pending arbitration deadlines; arbitrations settled prior to the hearings.
- Worked on numerous fraud cases, 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)
Owner, Managing Member (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, professionals, and family wealth offices.
- 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 Advisor (2005-2017)

- Worked with 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, frequently collaborating with external professionals such as accountants and attorneys.
- The Montecito team included portfolio managers, trust officers, private bankers, financial advisors, private mortgage banker, and support staff. Other team members included a business banking officer and a fully staffed retail branch office.
- As an area manager and wealth team leader, I partnered with various organizational leaders to build out a unique hybrid Montecito Wealth office.

Area Manager (1996-2005)

- Oversaw multiple offices with over five hundred employees, responsible for sales, compliance, operations, loan oversight, and human resources.
- Managed multiple lines of business, such as business banking, premier banking, securities and insurance licensed bankers; coordinated with management leaders in various other lines of financial service business.
- Responsible for regulatory, operational and compliance oversight, including law enforcement and occasional cross-border matters.

Branch Manager (1991-1996)

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

Santa Barbara Savings & Federal Bank (1987-1991)
Regional and Transition Specialist; Branch Manager

- Managed compliance across twenty-two 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 twenty-three 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