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▶ IN - FOCUS

**MAGGIE VO: A
TRAILBLAZER
IN FINANCE
AND VENTURE
CAPITAL**

▶ IN - FOCUS

**TREVOR
KOVERKO: A
WINNER IN BOTH
THE HOCKEY RINK
AND CRYPTO
ARENA**



**CURTIS
MAY**

BUILDING WEALTH FOR
A BETTER FUTURE

▶ **D. SCOTT
KENIK**

THE BLUEPRINT FOR A
NO-STRESS RETIREMENT

TRANSFORATIONAL
LEADERS IN FINANCE

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stay exploring

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IS THE
ONLY
THING THAT
SHOULD BE
SEPARATED
BY COLOR**

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INSTANT ACCELERATION

COVER STORY

**BEYOND
THE
LENS**

D. SCOTT KENIK

The Blueprint for a No-Stress Retirement



Founder & Principal
Wealth Concepts Group

RETIREMENT

has always been perceived as the closing chapter. In reality, retirement is a fresh start, a new beginning – a gateway to personal growth, learnings, and the chance to explore life beyond the boundaries of work.

However, due to lack of understanding and inefficacy concerning retirement planning, many individuals find themselves grappling with financial and emotional burdens. Rather than basking in the opportunities that retirement can offer, they are ensnared by stress and uncertainty.

D. Scott Kenik saw first-hand the ill effects of misguided and misinformed financial decisions, one that majorly impacted his family and his eventual life choices.

Today, as the Founder and Principal of Wealth Concepts Group, Scott provides families with innovative financial strategies that enables them to lead a safe and stress-free retirement life.

Over the years, he has designed a unique No-Stress Retirement Plan that eliminates market risk and creates guaranteed, lifetime income streams. In addition to protecting the future of his clients, Scott empowers them with valuable financial insights and clarity.

Fittingly, D. Scott Kenik features as the Cover of our Transformational Leader in Finance. Herein, we look into his journey from being an accomplished photographer to becoming a leading financial professional.

A PASSION FORGED IN PHOTOGRAPHY

For Scott, his formative years were centered around his love and passion for photography. The lessons learned along this path inspired and created the foundation for his current financial vocation.

He recalls, “I remember playing photographer as a child using an old kodak camera without film and my younger sister as the model. For some unknown reason, I was fascinated with photography even at a young age.”

A few years later, Scott began going to a local Boy's Club. During each trip, he passed by a photography lab and each time he tried entering the door, it was locked.

One day, however, the door did crack open - literally and metaphorically. The opening of that dark mysterious lab marked the beginning of a life-long odyssey that would go on to shape his life in more ways than one.

By the age of 13, as part of his volunteer work, he began teaching photography to the younger members of the Boy's Club, all the while still continuing his dabbles in the photo lab – learning, tinkering, and exploring. By the age of 14, photography was no longer something that Scott was just interested in; photography became his passion.

He started gaining professional experiences and subsequently, went on to become the unofficial photographer at his high school. He remembers, “I even landed a gig with the studio that was hired to do the photography for the yearbook.”

“I was the first ever student hired by the



Retire Wealthier
Retire Earlier

CREATING FINANCIAL SECURITY

studio to do photography for his own school's yearbook," he proudly adds.

Eventually, Scott graduated from the Rochester Institute of Technology with a science degree in photography, while working professionally throughout those years and gaining invaluable experience.

Soon after, he opened his own architectural photography studio, wherein he was working for many of the top architectural firms and real estate developers in the area.

Looking back, he mentions that his love for photography gave him a strong sense of confidence and self-worth. More importantly, it was the genesis of his love for teaching and helping others. "My volunteer work at the Boy's club taught me how valuable and fulfilling it was to help others and how much I enjoy teaching, both of which are now staples of my financial services agency some 45 years later."

PIVOTING TOWARDS FINANCIAL SECURITY

After working successfully with his photography studio for many years, the emergence of a real estate crisis spearheaded a domino effect that led to the economic downfall of the entire nation. "The real estate crash devastated the country's economy and my business. My architectural clients had no work, which meant that I didn't as well."

Scott then entered the finance space in 1995, selling life insurance, health insurance, and disability insurance. He spent several years working for an administration company, wherein he taught financial advisors from some of the biggest companies – Merrill Lynch, Morgan Stanley, Prudential, and more – about 401(k) retirement plan design. He went on to help Metropolitan Life (MetLife) launch a new retirement program,

As a financial professional, Scott had a deep understanding of the complexities in the financial world. Moreover, he was determined to help people gain financial security and

decided to start his own practice.

When he decided to open his practice, Scott had two set parameters: *1. He wanted to be a specialist. 2. That specialty was to be retirement planning.*

RETIREMENT PLANNING SPECIALIST

Scott explains that the concept of wanting to be a specialist was drawn from his experiences working with advisors from big investment firms.

"In meeting after meeting, it became clear to me that most advisors were generalists. They knew a little about a lot of investment topics, but for the most part, they were not experts in any segment. Which meant that they were not fully educated about all the benefits, options, and features, and therefore their clients may not be getting the best possible solution," he further explains.

For Scott, choosing retirement planning as his specialization was based on two important events in his life: *1. The stock market crash in 2008. He saw his retirement account plunging down, as was the case for his friends and associates. 2. The second event was the financial concerns of his parents.*

Following the passing of his father, Scott's mother confessed that they had lost a major portion of their retirement income in the stock market. She was concerned to a point where she doubted if she had enough money to survive.

This came as a revelation to Scott as he considered his parents to be highly successful. "They built up a nice nest egg and spent much of their retirement taking seminars and learning about investing in the stock market, and they traded their own accounts to supplement their Social Security income."

These were smart, educated people who dedicated a lot of their time to learn about investing. Even then, there were visible gaps.

NO-STRESS RETIREMENT

As the Founder and Principal of Wealth Concepts Group, a financial firm specializing in creating safe and effective retirement plans, Scott offers his No-Stress Retirement Plan that is structured for growth, safety, income, liquidity and tax efficiency. He explains this as a 3-stage process:

- Build retirement wealth effectively in your working years.
- Transition your financial strategy from “growth with risk” to “income and safety” “when in retirement.
- Retire with prosperity, stability, and peace of mind regarding your finances.

The philosophy of the firm is based on the belief that a steady, disciplined, and low-cost path with proven strategies will always serve you better than a lifetime of risk, volatility, and second-guessing. Wealth Concepts Group focuses on teaching its clients how to protect against market loss, reduce taxation, and lower fees while increasing and safeguarding their hard-earned assets.

He assertively mentions, “I consider myself an educator more than a salesman. I show clients the pros and cons of various options and let them choose what is best for their situation.”

For each client, Scott takes a very hands-on approach throughout the entire cycle – from the initial discovery and planning to the final completion and resolution. Moreover, he focuses on getting to know the client, the family, their needs, lifestyle, goals, and their aspirations. “All too often advisors focus solely on the money not on the people who worked decades to build their assets.”

Talking about maintaining work-life balance, he claims it to be the hard part. “Being a business owner, the mentality of taking the work when you can get it is hard to overcome. With the high volatility in the economy and market, clients are in desperate need of our solutions, and it can be overwhelming. I often work more hours than I prefer, but helping clients is the main goal.”

COVER STORY

Instead of enjoying her golden years, Scott's mother was pinching every penny, hoping for her money to last.

Having seen these experiences first-hand, Scott felt that it was essential to specialize in retirement planning and fill those visible financial gaps.

"In these uncertain times of high volatility, people watch helplessly as their retirement plan balances plunge. For many, these losses mean that they can no longer afford to retire or stay retired. Among them are those who have lost spouses and who have no financial plan at all."

He continues, "These financial problems wouldn't have happened if folks had structured a proper retirement plan that shielded them from market losses and provided lifetime income to protect their lifestyle. That's exactly what I do for our clients. They sleep better at night knowing that they are protected, and I do as well."

FINANCE AND BEYOND

When it comes to finance, Scott guides leaders and entrepreneurs to not solely focus on professional financial needs. Instead, one should also pay attention to their personal needs, both current and in retirement.

To help individuals as well as entrepreneurs understand and avoid potential problems related to finances and retirement, Scott has written four financial books. Among which, his book, *No-Stress Retirement Roadmap* is an Amazon #1 Bestseller. "My books cover numerous financial topics that can have major influences on making retirement a success."

Going forward, Scott envisions helping more clients protect their hard-earned assets and to have a prosperous, safe, and no-stress retirement. Most importantly, he plans to continue writing books to impact the lives of many more people.



EXELEON SHORTS

ONE BOOK ENTREPRENEURS MUST READ – Mine, *No-Stress Retirement Roadmap*. It's essential that individuals, business owners and entrepreneurs take care of themselves and their own financial needs. Retirement is a process; the more you know and the earlier you start, the better.

ONE PRODUCTIVITY TOOL / APP THAT YOU USE – Claris FileMaker. I created my own customer relationship management software that is fully customized to my process.

ONE INVESTMENT ADVICE THAT YOU FOLLOW – Never lose money; that's also what we show clients how to do.

ONE QUOTE THAT MOTIVATES YOU THE MOST – Compound interest is the eighth wonder of the world. He who understands it, earns it, he who doesn't pays it. — Albert Einstein

ONE MOVIE / SHOW / PODCAST TO RECOMMEND – Yellowstone. Not only is it a great drama with a great plot, writing and actors, it reveals the fact that running a business is not just about running the business. It's also about fighting off competition, regulations, regulators, enemies, and politicians. The higher you are, the more people want to knock you down.





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We Embrace Excellence!

Exeleon Magazine features some of the leading players in business and shares their journey of excellence to inspire aspiring leaders across the globe.

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MAGGIE VO

A Trailblazer in Finance and Venture Capital

Maggie Vo's journey from Vietnam to the United States is a testament to the remarkable strength and determination she possesses. Born and raised in Vietnam, Maggie embarked on a solo adventure at the tender age of 17, driven by her aspirations to build a successful career and achieve the fabled American Dream. Today, she stands as a trailblazing figure in the finance industry, serving as the Managing General Partner and Chief Investment Officer at Fuel Venture Capital.

In this exclusive interview, we delve deeper into Maggie Vo's remarkable journey, exploring her vision for Fuel Venture Capital, her ideas related to the gender gap in the VC space, and her role in empowering women.

Talk to us about your growing up years. What is your earliest memory as a leader that you can remember?

I was born and raised in Vietnam. I came to

the U.S. by myself when I was 17 years old with the goal of building a career in the U.S. and achieving the American Dream. With a full scholarship, I graduated from Centre College with a double major in Financial Economics and Mathematics.

To take my knowledge to the next level, I studied for and passed all three Chartered Financial Analyst exams on my first attempt. All of these qualifications propelled me into being a leader and positioned me well to tackle the demanding and challenging role of Managing General Partner and Chief Investment Officer at Fuel Venture Capital.

I began my career in finance at Prudential Vietnam Fund Management, and later, Prudential Property Investment Managers in Singapore. Right before joining Fuel Venture Capital, I was a portfolio manager for a global long short equity hedge fund. In 2018, I decided to make a transition from the public markets to the world of venture capital since I recognized that value is



General Partner &
Chief Investment Officer
Fuel Venture Capital



continually shifting to actors in early-stage private-market deals.

At Fuel Venture Capital, under my leadership as the Managing General Partner and Chief Investment Officer, the fund's portfolio of high-growth tech startups has grown from four to 33 companies with \$700 million in AUM.

What prompted your interest and subsequently your foray into the finance space?

I've always been very academically inclined, with a particular interest in math and finance, which lent itself perfectly to my goal to have a career in investment, which has always been my passion. Once I started my career after college, my goal back then was to build a broad understanding of all the asset classes.

While in my position as a portfolio manager, managing a global long short equity strategy, I noticed assets under management were finding their way from the public market to the private market, technology companies were staying private longer, and that most public companies were larger, older, and in more concentrated sectors. These reasons prompted me to transition to the private market, specifically towards venture capital, where I can offer my clients access to exponential returns. Venture capital offers exponential returns because value creation happens at the early stages of a company's life cycle.

On the other hand, in my current position as the General Partner and Chief Investment Officer of Fuel Venture Capital, I can be more hands-on and leverage my

knowledge and experience to help founders and create an impact on startup companies.

Brief us about your company - Fuel Venture Capital. What is the vision for the company?

Fuel Venture Capital was founded in 2017 in the heart of Miami with a goal of providing FUEL for the world's most innovative startups outside of Silicon Valley and becoming a diversified choice for global investors to gain exposure to the creative economy. Today, Fuel is managing over \$700 million over multiple funds and has a portfolio of 33 companies across different sectors and regions such as Terran Orbital, Betr, Aexlab, Curve, CookUnity, Recargapay, Lunar, and Soundtrack Your Brand.

Fuel VC is Industry agnostic and globally diversified in its venture sourcing, Fuel VC targets groundbreaking early and late-stage companies using disruptive technologies as a main differentiating factor to transform how businesses and consumers transact (Fintech), consume on a daily basis (Marketplace), how they work to make a living (Enterprise SaaS), and how they ultimately enjoy their lives (Entertainment Tech).

Fuel Venture Capital's "founder-focused, investor-driven" approach is led by a diverse team of experts from the public markets who bring decades of combined experience in investment banking, wealth management, executive leadership, and entrepreneurship. This wealth of knowledge and expertise allows the firm to serve clients with fiduciary rigor and build a powerful

network of investors and founders, ensuring that it remains at the forefront of groundbreaking advancements. Our vision is to become the top-of-mind Global Venture Capital Fund known for ELITE intellectual firepower, work ethic, communication, results, and values.

As the Managing Partner and CIO, what role do you play in the day-to-day proceedings of the company?

My days are fast paced with constant demands from different groups, whether it be from our global funds with investors or portfolio company founders who live in different time-zones. I am an active and assertive venture capital partner; therefore, I like to roll up my sleeves and get to work to help with strategy, recruiting, fundraising, business development, and more. No day is like the next and no day is ever boring.

Having been recognized by various panels and received multiple awards, how do you look back at your journey? Would you change anything if you had a chance?

I have been recognized as the 26 most important VCs in Miami by Insider; received 40 under 40 awards from South Florida Business Journal and was recognized as an Entrepreneur 100 Award Honoree. It's always a massive honor being recognized by various magazines and organizations, but more important than the honor is the actual work that goes into the day to day. The ability to work alongside founders and leverage my knowledge and

skillset to make an impact is exactly the reason I left the public market to join the private market.

As a Vietnamese woman who came to the U.S. at a very young age by myself, it's important for me to build my own success, but it is more important for me to leverage it to help others. I feel proud to have become an influential voice in promoting diversity and inclusion. I have made all efforts to encourage young women to break into the male-dominated financial industry, to raise funds for female founders to help scale their companies exponentially, and to give back to the local and global communities. As an advocate for diversity, I was recognized as an Influential Business Woman by The South Florida Business Journal and South Florida Business & Wealth, in addition to receiving Miami Dade County's Among the Company of Women award. Miami is a very diverse city, it's important that our capital and companies reflect that.

There's a huge disparity when it comes to VC opportunities for women. How are you and your team helping empower more female entrepreneurs?

Like most of the financial services industry, the venture capital ecosystem has been dominated by men on both sides of the table. Whether you're an investor expanding your portfolio or a founder seeking financial support, chances are that you are an Ivy-league-educated male. This is due to the idea that successful VCs and founders have to be grown out of a certain background such as coming from a top school, specific industry, or gender.

Women have to face the stereotype that they lack technical knowledge and there's a stigma that women tend to be less rational in investment decisions than men. We need more diverse talent at the top level of the VC house. The people who are writing the checks are a driving force for diversity in the VC ecosystem and the lack of female representation in firms has a ripple effect on the founders they invest in.

Additionally, there are very few mentors, women or men, willing to be role models and help shepherd the career of junior women in VC. So, before they reach the upper rings, they're opting out. If women can find communities that welcome them, train them, and mentor them, then they can gain expertise outside of the top VC firms and, I believe, will become more easily integrated into the venture world.

At Fuel Venture Capital, we have built our team with a culture of inclusion and diversity from the outset. As women, we support and uplift one another and make sure there is always a woman at the table. We formed strong networks and communities with other women in finance and in the Miami tech ecosystem to develop mentorship and sponsorship programs which will foster the growth and development of future generations of powerful women. We encourage our portfolio companies to establish diverse hiring practices and actively seek out companies with a diverse founding team.

Finally, what does the future look like for you, both personally and professionally?

We believe that the world is still in its infancy as it relates to the technological evolution of computing, AI/ML, predictive analytics, automation, and collaboration. The recent significant advancement in the field of natural language processing and the notable breakthroughs of ChatGPT have opened a world of more possibilities, disrupting numerous industries and inspiring entrepreneurs to explore new frontiers. Startup companies are currently at the forefront of the next platform shift led by generative artificial intelligence (AI), which is revolutionizing communication, content creation, and information access.

At Fuel Venture Capital, we are currently raising a fourth fund that has a target size of \$300MM and a target number of 30-35 portfolio companies and we are excited to continue to Fuel innovative ideas into successful, world-changing companies.

I envision a future where gender equality is not just a goal but a reality, where women have equal access to education, career advancement, and leadership positions. I strive to be a role model for my daughter; encouraging her to embrace her ambitions, pursue her passions, and seize the opportunities that come her way. I am excited to see what the future holds for my daughter as she grows up.



Model/Musician Caiiro Busso
wears the Keds Champion
Metallic in Gold.



NEVER

UNDERESTIMATE

A PRETTY

FACE.

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LADIES FIRST
SINCE 1916



*Founder & President
Practical Wealth Advisors*

Curtis May

BUILDING WEALTH FOR A BETTER FUTURE

Transformational leadership is an influential leadership approach that aims to inspire and motivate individuals to reach their highest potential and drive positive change in the world. This transcends the conventional model of leadership that solely trades rewards for compliance. Rather, transformational leaders' endeavor to establish a collective vision and stimulate people to collaborate towards a shared objective.

Curtis May is a visionary in this approach. He is a financial advisor, author, and speaker with over 25 years of experience in the financial services industry. Additionally, he is the Founder and President of Practical Wealth Advisors, a financial planning firm that teaches principles-based planning to help clients achieve financial freedom.

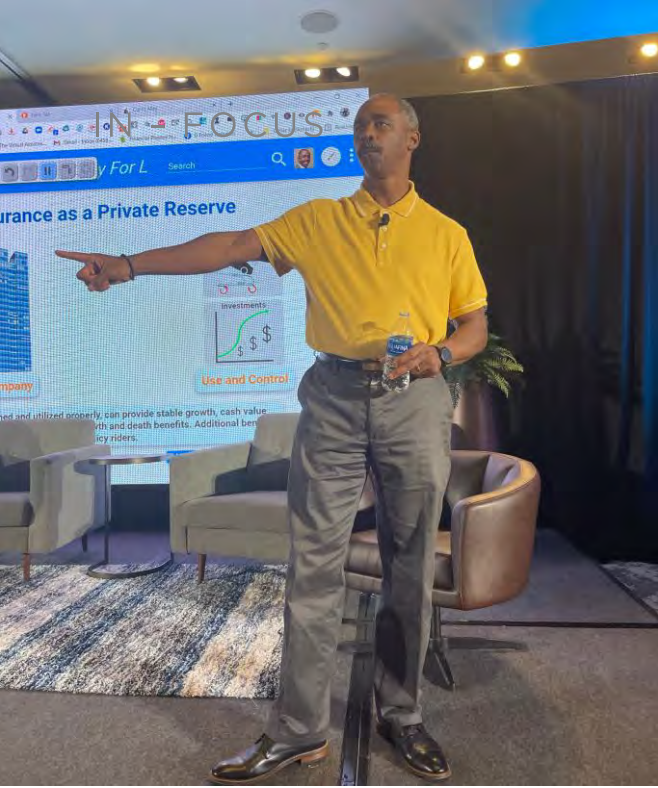
May is on a mission to empower people towards financial independence, and his journey to success is a testament to his expertise. As the Founder of Practical Wealth Advisors, he uses his passion and

knowledge to guide his clients towards a financially secure future.

As a transformational leader, Curtis believes “you must be committed to creating a positive change in the world.” Being a passionate business owner, he often thinks about who he wants to serve and the results he hopes to achieve.

For most of his clients, that means living their life to the fullest without any financial worry in the world — which, again, is a truly transformative goal. However, he feels, many of these individuals have limiting beliefs and mindsets that prevent them from reaching this objective.

“As a leader, my job is to help transform their belief system and expand their thinking. I focus on helping people work on their mental game when it comes to money, leadership, and wealth consciousness, as I believe this is essential for true transformational change,” he explains.



THE ONSET OF NURTURING A GROWTH MINDSET

As a third-generation entrepreneur hailing from Philadelphia, Curtis grew up in a middle-class family that owned a supermarket. From a young age, he held an

unconventional belief that majoring in business would pave the way for a successful career in entrepreneurship. In fact, his family instilled in him the idea that working for oneself, rather than as an employee, was essential to tap upon financial success.

At just 10 years old, Curtis began to showcase his inner entrepreneurial drive, raising money for his little league team and sparking a new mindset of generating his own income. He reminisces, "I always had little hustles, selling seeds in the back of comic books, and setting

THE RISE OF PRACTICAL WEALTH ADVISORS

After spending over 20 years in the financial advisory business, Curtis realized that he was following the typical traditional path of advising clients — invest in mutual funds, buy term insurance, and max out your 401Ks. However, after reading the book 'Rich Dad Poor Dad', he recognized a significant difference in how rich people think and handle their money.

This realization sparked a desire to learn more and apply the same strategies to his personal finances. As he delved deeper into the principles of wealth creation and financial freedom, he became determined to share this knowledge with his clients.

By transforming his thought-process about money and teaching his clients the truth about finance, Curtis was able to help others achieve their financial goals. With a new perspective on personal finance, he continues to guide his clients towards a path of financial freedom and success.

up lemonade stands, which fueled my brain with countless business ideas."

Curtis credits his family's entrepreneurial background for his outlook on money, seeing it as a tool to employ others and create opportunities rather than just a

means of personal gain.

"My grandfather employed 20 people in the '50s, while my father employed over 12 to 15 individuals in the supermarket business," he recalls. Moreover, Curtis has owned multiple other businesses and always found himself in the role of

an employer — leading him to have a healthy relationship with money and an absence of a poverty mentality.

Reflecting on his upbringing, he acknowledges that many people fear the prospect of earning significant amounts of money, but he does not share this fear. He credits this fearlessness to his entrepreneurial roots and the familial success they had experienced together.

Despite his introverted nature, he persevered in his aspirations to attain significant success in life. He believes that studying successful people has shown him that, "the thread of success was woven into the fabric of these accomplished people's lives from an early age, and that they consistently pursued it throughout their existence."

HIS INNOVATIVE FINANCIAL STRATEGY

At the core of his approach to financial advising is the concept of reverse engineering. Curtis believes, "Traditional financial advice often doesn't work for entrepreneurs, especially those who have different goals when compared to salaried folks."

According to him there are two types of individuals: cash earners, people with jobs, and he interacts with many of them, and cash creators, those who generate wealth through entrepreneurial ventures.

Many entrepreneurs approach him with a prior understanding about their businesses. Some even believe that their entities have the potential to yield greater returns than the S&P or certain mutual funds.

But for a cash creator, the challenge lies in storing their wealth effectively. “They require access to capital, the ability to capitalize, and the skill to save money. We educate them on a technique known as Infinite Banking or Becoming Your Own Banker, which empowers them to create and manage their own banking system,” he says.

Infact, his approach is focused on minimizing losses rather than chasing high returns. By helping his clients manage their cash flow, mortgage payments, taxes, and qualified plans, his team creates wealth and helps achieve their financial goals.

Additionally, he also works with business owners to help them see the potential returns on investing in their own business, rather than relying solely on external investments. “The key to building wealth is not just about picking winners, but also minimizing losses and being efficient with your money,” he clarifies.

UNLOCKING THE POWER OF PRIORITIZING

Efficient time management is key for business owners, and Curtis understands it to the core. He schedules everything in his life, from personal time to family time, and color codes it all on his Google Calendar.

With an inbound call system, he wakes up to a structured day and aims to work only four and a half days a week. “I set boundaries by not working on Friday nights, Saturdays, and Sundays,” he adds.

Focusing on the importance of productivity, Curtis advises business owners to design their ideal week and focus on maximum output. He also regards delegation as a crucial element and has two great assistants to help him stay on track.

Add to this, Curtis also follows Dan Sullivan’s philosophy of focusing on his unique ability and only working in that area, thereby making the most of his time and expertise.

PRACTICAL TIPS FOR YOUNG LEADERS

With over two decades of experience, Curtis is dedicated to teaching his customized approach to financial planning and helping people build the life they want.

His leadership style is bold and impactful, as he focuses on helping his clients achieve financial liberation — a transformative goal that requires a shift in mindset and a strong commitment to personal growth.

Curtis’ advice for young black leaders struggling with financial literacy is: *Start with Reading*. He recommends reading at least one book a month on money and finance, along with books on leadership, negotiation, and marketing.

“Be sure to choose resources that cater to your goals and aspirations, not just middle-class advice that won’t help you achieve true financial freedom,” he asserts.

He and his team are expanding into education and coaching, with the goal of helping clients become financially independent by teaching principles-based planning. He also suggests, “Save, protect, and build your legacy, while keeping in mind the importance of liquidity and the velocity of money.”

PRACTICAL WEALTH ADVISORS: A BRIGHT FUTURE AHEAD

Practical Wealth Advisors is expanding into education and coaching, with a strong emphasis on guiding clients towards financial independence.

The company’s goal is to help take clients from upper-middle-class to affluent and beyond, and to continue on the crusade of teaching financial principles that help clients become and remain financially free.

Additionally, Curtis May is working on his books, where one of them will be updated and published based on his philosophy and the others will expand upon the ‘Money for life process’.

On a personal front, Curtis continues to see himself grow the company and help clients achieve financial freedom.





Feel like a woman



A close-up portrait of Ariel Tavor, a man with dark hair and a beard, wearing a dark suit, white shirt, and a blue and yellow striped tie. He is smiling slightly and looking directly at the camera.

ARIEL TAVOR

Finding Financial Solutions
to Ensure Faster Growth



What is the fundamental difference between a buoyant company and a not-so-good one, when all the factors are the same? The reply is simple- expeditious actions. It is the outcome of the ability to form an idea about the situation, find a perfect response, and then act accordingly. And all that, without

an iota of hesitation. Companies that belong to the second group are known to lack this decisiveness, which sprouts from an absence of clarity in vision or rather the faculty of processing the steps mentioned above.

For a thriving entrepreneur like Ariel Tavor, these are the basics.

Something that everyone should get right before starting their venture. His opinions side with clarity and decisiveness as he believes that these are the mark of a great leader, someone with the ability to lead a lot of people. The clarity leaders have as their means is clear and concise and their mind is never shrouded by questions

regarding “their vision and what needs to be accomplished.” When they decide to move forward, it is either all or nothing. They never dwell in two minds.

When Ariel launched Lions Financial in 2015, he was clear about his goals. But he needed a solid premise upon which he could build his system. That's when this trust in clarity and decisiveness came in as utilitarian.

THE LAUNCH

Ariel started his venture Lions Financial as an 'independent diversified financial services company.' He intended to provide a 'full range of risk management, business consulting, and capital solutions.' He took his time to get things assembled so that he can deliver one-of-a-kind solutions. Digging deep into his work method reveals that he never wasted a minute as each of his moves bear a mark of precision and punctiliousness.

After spending almost half a decade in the market, Ariel has diverted his focus on finding more companies to add to his 'base of long-standing business clients.' These clients could be from myriad sectors, spanning across “communication services, automotive technology, consumer staples, energy, health care, information technology, materials, real estate, and utilities.”

Ariel's efforts are getting backed by a tight-knit team. It influences his method of working closely and collaboratively, with CEO's of companies and “their executive

“Our solutions are customized to enable better business outcomes for our clients. Unlike most point-solution providers, we do not limit Lions Financial to just Financial Strategy.”

teams, boards of directors, internal and external stakeholders.” The intent is always to plan something for clients that could lift their spirit by fetching better outcomes.

THE SYSTEM

It is always better to have a work culture embedded in the system. This simplifies the flow and connects segments to bring them on the same page quite easily. Ariel developed such a culture and named it SIRE, which is a “closed-loop, collaborative, value-focused, four-step process:”

S is for Survey. The step is all about getting both primary and secondary facts and build a data pool to “assess and evaluate each client's specific business situation and going-in objective.” This makes the job easier for analysts as they get something robust to start their work.

I for Insight. The job in this step is to sieve. When experts are working on it, things become easier. They seek and sort relevant data from the pool “to identify the unique mix of competency, skills, and

business value, as well as internal weaknesses and external threats, that each client has at a point in time to help properly diagnose the full extent of the challenge or opportunity confronting the company.” The more one knows about these in detail, the better.

R for Recommend. A proper move needs precision in action. That is why the company narrows down to 2 - 3 solution options, with the pros and cons of each prescribed programs. These programs encompass “financial, organization, communication, and technology solutions for a client to achieve healthy business objectives.”

E for Execute. The last step is crucial as it decides the outcome. To ensure a better result, the team works closely with “each client, the CEO and their executive team, boards of directors and advisers, internal and external stakeholders such as staff, investors, and regulators, to help our clients achieve a finally agreed-to business outcome.”

THE UNIQUENESS

Ventures always want to create a market value for themselves. That is only possible if it has something to offer outstanding, or it has a demographic advantage. The financial sector is riddled with companies offering similar services, but they gain mileage based on how well they are covering areas. "Lions Financial offers three categories of solutions: Risk Management solutions, Business Consulting solutions, and Capital solutions." The company "provide these solutions on either an integrated or stand-alone basis, depending on each client's defined business goal."

Moreover, offered solutions are customized to make sure clients reach their optimal potential and reap maximum benefits. In its approach, it stands starkly in contrast with most point-solution providers as they do not limit the company "to just Financial Strategy, or just Organization Strategy, or just Communications Strategy, or just Technology Strategy."

To find business solutions, the company relies on a collaborative aspect and takes the viewpoint of a skilled holistic practitioner, but it never holds itself back from forming a superlative structure that allows better teamwork. This comes from experience. Some time-tested practices like these always yield better results and clients love that.

THE JOURNEY & THE MOTIVATORS

Ariel has a decade of experience in the financial sector. He started his career with Fortune 100 insurance and investment companies, where he used to formulate "financial solutions by leveraging the limited range of offerings from these companies." His diligence paved his way for him to become a consistent top-performer and helped him earn "a reputation for understanding clients' financial situations and needs, crafting risk management and investment solutions to fit, and building trusted long-term service relationships" with his clients. This reputation also fetched him a "few business clients, CEO's of companies in the \$3 - \$65 million annual revenue range, to provide financial solutions beyond the prior limited offerings set" that Ariel introduced.

All these helped him learn more about the sector, which later bolstered his business decisions. This acquaintance with the field beforehand set the tone for his company, where he knew how to handle crises of different sorts in an efficient manner.

When he ponders to find who influenced him the most, his response is quick as he does not have to look outside. He got all the support from his family as his roots were strengthened by a family of entrepreneurs who taught him thoroughly about managing businesses successfully for decades, not just in the USA but around the world as well. These lessons also included all kinds of business cycles.

Ariel now oversees the family office investment group for a diverse portfolio of companies. He also takes part "in the board of directors of several internal and external companies and real estate developments." He gives credit to this direct exposure as it helped him garner an experiential education that inspires him to move forward.

THE TOMORROW

The past has its fair share of roadblocks. Ariel's first draft for the system relied on performance-based compensation, where he felt that it would entice savvy clients. They had chalked out their course but found it difficult to lure in customers. Clients offered excuses like "too difficult to quantify the attributable value of actual results, to this requires a level of transparency that clients didn't feel comfortable with, or no other consultant worked this way." That is when Ariel and his teammates launched a menu that would honor the client's preference. This included three levels- Level A for retainer, Level B for subscription, and Level C for hourly. It worked well to take the company forward and bring it to where it is now.

From here, to move forward, the company is trying to form a "complementary closed-end fund to supplement investment capital for funding deals." In doing so, Ariel will surely get a lot of backing from his teammates who respect his clarity in the work process and honor his decisions with great zeal.



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Trevor Koverko:

A Winner in Both the Hockey Rink and Crypto Arena

Trevor Koverko is a leading Canadian Web3 innovator with a fascinating life story. With a command of hockey pucks and security tokens alike, he's achieved a record of excellence in both business and in sports. Recently he sat down with *Exeleon Magazine* for a wide-ranging conversation, partially reprinted below.

Q: In a short time, you've founded, co-founded or invested in several cryptocurrency startups. Would you call yourself a serial entrepreneur?

Trevor Koverko: Well, I not only love to start tech companies from scratch, but also hang out with founders, although I'd say I learn more from them than they do from me. I've come to realize there's nothing harder – or lonelier – than being a founder. I have great respect and empathy for others going through the daily struggle of building tech companies.

You might say I've actually become addicted to the thrill of being a founder; telling a new story, assembling a team, and racing to PMF as fast as humanly possible. My present focus is on a new venture called Matador Gold Technologies, but I've also been closely involved in the launches of a pioneering security tokens firm called Polymath, a metaverse company called Tokens.com, and a project that introduces NFT's to the “carbon credits” space called MintCarbon. Other companies I have founded or invested in include ShapeShift, eProf,

Skyline Capital, Block.One, Hashgraph, and an early Oculus Rift-based project that became one of the world's first VR exits.

Q: Matador Gold Technologies seems like a departure. Is it a cryptocurrency company?

Trevor Koverko: It is. By applying the advanced technological benefits of the blockchain, we are revolutionizing the buying and selling of the world's oldest surviving currency. We are bringing transparency, value, security and stability to this market. The retail realm of the gold industry is ripe for disruption. The options for ordinary people to buy real, bullion gold in a modern format are lacking. Buying from a traditional brick-and-mortar dealer feels antiquated, while using a mainstream bank comes with a cocktail of fees and surcharges. Worst of all is the Wild West of “buy gold online” websites where a user is bombarded with conspiracy theories and guided to a 1980s- style shopping cart.

The entire buying and selling process is stuck in the past and is in desperate need of a refresh. I see a future where buying bullion gold is as seamless as buying a stock: a user simply makes a download from the app store, sets up a profile, and then safely makes a low-commission transaction in seconds.

Q: Is gold a hedge against crypto?

Trevor Koverko: I wouldn't put it that way. I'm incredibly bullish on cryptocurrencies. It's the way forward to an exciting future of Decentralized Finance (DeFi) and many more innovations that will transform the way we save, invest, do business, and even live our lives. We should also recognize the time-tested advantages of gold. There's the matter of scale, as well. As of early this year, the entire market capitalization of the crypto market stands at roughly \$1 trillion. That is a drop in a bucket compared with global gold which stands at a staggering \$12 trillion.

Q: Tell us a bit about how you launched Matador, and what your plans for the future are.

Trevor Koverko: During the pandemic, when economic activity was at a standstill, I partnered with my close friend and gold industry veteran Donato Sferra to lay the groundwork for a modern gold trading platform. Industry heavyweights such as Osisko Mining, Kitco, and Hive Blockchain soon got on board as strategic partners.

I assembled an engineering team which soon created a feature-rich beta version of the Matador app which gives users access to a suite of modern tools such as buy-now-pay-later plans, transparent pricing, low fees, and a first-of-its-kind loyalty plan where users can earn real gold. In the near future, we plan to launch in the U.S. and offer ESG gold. We further plan to introduce an industry-first “perpetual royalty.” We have a

parallel goal to integrate additional “Web 3” technology into our app by using gold-tethered, non-fungible tokens, which will inject collectable value into this new asset class.

Q: We definitely can't end our interview without asking you about your compelling life story. How did you arrive at this place, at the frontier of the cryptocurrency industry?

Trevor Koverko: It's true that my success in cryptocurrency can be traced to the lowest point in my life. I was six years into my professional hockey career when my car collided with a loaded transport trailer. I almost died. Many painful months of rehabilitation followed, but I began to view my misfortune as a challenge. I resolved to come back stronger than before.

While recovering, I enrolled and graduated from business school and started to explore the exciting new technology called “blockchain,” which was really in its infancy at the time. In 2011 I bought my first bitcoin on eBay, and soon I was hooked. I'd like to say I've never looked back, but the reality is that I frequently do look back to that day. It's a painful memory, and it reminds me to take nothing for granted. For me, the accident was an extraordinary moment of renewal, the point where my old life ended, and a new future began.



MAKES
HARD
THINGS
LOOK
EASY

Which Passive Income Investments Have the Most Growth Potential Over the Next 5 Years?

In recent years, passive income has become a highly popular strategy for generating additional income. For entrepreneurs, it can be a great way to generate wealth while still focusing on other business ventures. And, who knows, with enough time your passive income stream may even become your main income stream.

However, speaking from experience, passive income is not nearly as passive as many people think, at least at the start. Almost every passive income venture will require an initial investment of time and money to get things off the ground. And the actual income can take a while before it starts to roll in consistently. In some cases, you could be waiting quite a while before your efforts start to bear fruit.

Nevertheless, a passive income stream can still be highly lucrative when you have a clear strategy. The big question for an investor will be to decide which type of income stream will work best for their situation.

WHAT TO LOOK FOR IN A PASSIVE INCOME SOURCE

Passive income is any regular earnings from investments or other income sources that require little to no effort to maintain. This definition is worth pointing out as it highlights what sets passive income apart from more “active” income sources. Passive income is not a job, nor is it a side hustle like freelance work or running an online business. Instead, passive income is something you set up that can essentially run itself.

rowth ne

A good example is rental property investment. While this does require a significant upfront investment, you can begin collecting money each month once the property is rented. This is considered one of the best forms of passive income and for good reason. That said, you will still need to set aside some cash reserves for routine maintenance every few months. The same can be said for a lot of other passive income types: some maintenance will be required from time to time.

Ultimately, I would advise anyone who's considering setting up a passive income stream to look for something that you can afford, is low maintenance, and maximizes returns. To my mind, the following three passive income ideas fit these requirements perfectly.

ICE VENDING MACHINES

Ice vending machines may seem like a quaint investment idea, but there are a lot of good reasons for giving this idea serious consideration. For a start, they're very low-maintenance and can essentially run themselves. Recent technological advancements have also made them far more user-friendly, with touchscreen interfaces, cashless payments, and inventory tracking. They can also be surprisingly profitable, with annual incomes of \$30,000 or more from just one machine. Just make sure to set some money aside each month for routine maintenance and restocking.

To get started on this venture, check out your local area to see who's currently selling ice, how they are selling it, and what their pricing is like. This data can help you determine how to market your machines and price them accordingly. Next, choose a location that gets a lot of foot traffic, such as college campuses, park grounds, and pedestrian-only streets. With the right setup, an investor can easily start with

one machine and purchase more as the profits start to roll in.

ATM MACHINES

It may surprise some to know that anyone can purchase an automated teller machine (ATM) and collect income from the transaction fees of customer withdrawals. These fees can range anywhere from \$1 to several dollars depending on the withdrawal amount and with just a handful of these machines, the annual income can be as much as \$60,000. You also don't need deep pockets to get started with this venture, nor do you need any specialized education or training to operate each machine.

As with vending machines, your success will depend on setting up each ATM in a high-traffic area. You'll also need to decide on which brand and model type to choose from. Some machines only work with a bank card while others can be accessed through a smartphone. Lastly, be careful about where you place your machines as they can be a tempting target for thieves or scammers.

DIVIDEND STOCKS

Along with real estate, dividend stocks are one of the most tried and true ways to earn passive income. Each time a company earns profits, shareholders will receive dividends in the form of cash payments or stock dividends. These dividends can come in every month, quarter, or year and can be a great way to boost your income without doing any additional work.

However, for those who are new to stock investing, a lot of research will be required to identify good stocks, not to mention cash investments for building your portfolio and diversifying it as much as possible. This can quickly become a full-time job, so start small with a few large established companies that have a strong track record of paying out dividends to their investors. With enough time, you can begin generating a steady return of three to four percent each year.

FINAL THOUGHTS

Being able to earn money while you sleep is the dream for many and with any of the above options you can make that dream a reality. Yet as with any business venture, some upfront investments in time and money will be needed to get the ball rolling. And be sure to research potential downfalls to each strategy so you can go into your venture with your eyes open. The great thing about passive income, though, is that once you've made those initial investments, you won't have to do a whole lot to keep the money flowing in.



About the Author:

Dan Doromal, Co-Owner and Vice President of Operations for Everest Ice and Water Systems has been instrumental in helping his company climb to the top in reputation, earning a number of prestigious awards ranking Everest as one of the fastest-growing and best-performing companies in the country. Under Dan's leadership, Everest continues to set, meet, and exceed ambitious goals for growth in all arenas - sales, size, performance, and more.



#BeatPlasticPollution

**Life in plastic,
it's not fantastic**

World Environment Day

UN
environment
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BRAD BENNETT

HEAD OF RETAIL CONSUMER DIRECT / REALFI HOME FUNDING

Some people are born

leaders, while others learn to become one. However, there is something great about leaders who had an early realization of having an entrepreneurial spirit and a natural talent for business. This form of leadership is one that can make change happen or disrupt within any given industry. With skills such as communicating openly and listening effectively learned early, this kind of understanding can pave the path towards becoming a standout leader within many industries.

Brad Bennett, Head of Retail Consumer Direct at RealFi Home Funding Corp. is one such leader who got hold of his business skills at an early age from his father and grandfather and created a mark in the consumer direct mortgage loan industry. With 15 years of experience and a demonstrated history of working in the consumer direct financial services industry, Brad is taking RealFi to new heights through its esteemed and extremely unique retail consumer direct services model.

Let's dig deeper into Brad's journey

and see what makes him a distinct personality in the mortgage industry and, more so, an influential leader.

A NATURAL TALENT

As a child, Brad used to sell candy bars and other snacks in school to other kids as well as resale yard

“Since I got into this business, I’ve always been focused on how to become a better leader, a better salesperson.”

sale goods in his spare time in order to turn a profit. He credits this 'hustler mentality' and insatiable thirst for knowledge to help him make his first million dollars at the age of 27. As such, coming from humble, blue-collar roots being raised in South Baltimore an area of Baltimore City

known for its dense blue-collar population. His mother was a self-employed dog groomer, and his father was a self-employed sub-contractor in the home improvement industry. Brad learned and knew intimately the value of grit, determination, and risk-taking, as well as being outgoing, personable, and connecting with people was a must in order to breed success.

Prior to joining RealFi, a non-bank mortgage lending firm, Brad held many prominent roles in his career. He was the Co-Owner/Managing Partner at Mortgage Marketing Solutions LLC, Founding Member/Managing Partner at Reverse Mortgage Corporation-RMC, Director Reverse Operations at GO Mortgage, and Operations Manager at Caliver Beach Mortgage. He has served across all these organizations under the capacity of a nationally ranked top producing loan officer, sales, administration, and operations staff supervision, and overall loan-operations management. He also served as a liaison to other divisions as well as taking the helm of being a team leader as well as a certified sales



A Veteran in The Consumer Direct Financial Services Industry

trainer and coach.

Brad holds a Bachelor of Business Administration (B.B.A.) degree in Economics, Finance, Business administration from Elizabethtown College. He also has IMPACT Trainer Certification, Straight line Sales Certification Program from Jordan Belfort, and is a former nationally ranked top producing mortgage loan originator. Additionally, he has honed his skills through enormous amounts of reading and targeted research in the subjects of call center management, sales psychology, sales leadership, management, compensation plan design and structures, and

budgeting and forecasting (projections/proformas).

Brad is extremely competitive and confident in his abilities to lead, grow, and efficiently scale any consumer direct operation he manages. His confidence, leadership traits, and his business-savvy personality, and charisma, coupled with various other skills, has earned him numerous industry awards over the course of his 16-year stint in the consumer direct financial services industry.

He has been bestowed with:

- *Rookie of the Year 2009*

- *Loan Officer of the Year in the Reverse Mortgage Industry 2010*
- *Inclusion in the 2021 Top 100 Real Estate Professionals of America*
- *Inclusion in the Elite 2017 Millionaires Club*

An Expert in Finance

Brad's experience and deep breadth of knowledge makes him a skilled individual in all aspects of strategic business planning development and execution, expense planning development and execution, operations management, recruiting,

hiring, sales training, and employee retention. While he possesses a clear and thorough understanding of all state and federal mortgage regulations, he is also quite skilled as a proven consumer direct marketing expert.

Under his forte of Mortgage Lending, Brad is extremely knowledgeable and well versed in all aspects of VA, FHA, Conventional, Non-QM, and Reverse Mortgage Lending. He also carries a strong and clear understanding of mortgage-backed security or (MBS), capital markets, and secondary markets. Moreover, he is a proven leader in call center operations management with a demonstrated and proven ability to scale quickly, and efficiently, all the while maintaining a healthy and vibrant bottom line throughout the growth process, and thereafter.

JOINING REALFI

Brad joined New York-based RealFi in the month of May 2020. He brought over his passion and drive—and the experience that comes from executing 5,500 loans over his 16-year career— to lead a growing group of loan officers, operations, and management experts' team in serving RealFi's clients nationwide. He also brings the invaluable experience of running man of his own businesses previously and currently.

A hands-on leader, Brad works closely with his team to provide retail consumer direct services for RealFi Home Fund Corp. He strives to create and maintain a culture of individualized attention, empowerment, and support for everyone. With consumer demand growing, the firm is continuing to recruit new talents to meet their needs.

RealFi is currently expanding rapidly, creating new leadership roles as well as investing in new technology for even better customer service. To support this expansion, Brad is moving into an executive leadership management role, where he will create, scale, and develop a new division for the company.

“Since I got into this business, I have always been focused on how to become a better leader, a better mentor, and a better businessman.” Brad shares. “Now, at 35 years old, I'm very excited for what the next decade will bring in terms of personal growth and professional success.”

ABOUT REALFI

RealFi is a prominent alternative investment management business that is technology-driven and has extensive experience in real estate credit methods. Using a unique strategy combined with an experienced management team, it is completely reinventing the mortgage process from its roots.

RealFi's team of real estate experts takes a relationship-centered approach to real estate lending, ensuring that its clients receive tailored financing solutions and certainty of execution. With the help of cutting-edge technology and in-house experience, the team is developing a seamless, transparent process that will change mortgage financing from the start to the finish line.

By way of its subsidiaries, RealFi is a mortgage lender that originates both qualified and non-qualified residential mortgages. And, through its RealFi REIT, it is a direct lender specializing in the origination of commercial real estate bridge loans in major markets across the United States.

Most recently, the company has considered developing a completely new brand identity to correspond with the contemporary way of thinking about mortgage financing. To better serve its clients and partners, the company has rebranded and introduced a completely new logo, website, and marketing materials. Going ahead, for the upcoming years, RealFi has a plan, which entails continuing to innovate and grow, adding new team members and branches across the United States. Under Brad's leadership, the company is on its course to attain more success and growth.





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FRESH**

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No harsh toothpaste.



An abstract graphic design featuring a dark brown background. On the left, there is a bar chart with three vertical bars of increasing height from left to right. A large, stylized arrow points from the bottom left towards the top right, overlapping the bars. The word "exeleon" is written in a white, lowercase, sans-serif font across the middle of the image, positioned over the arrow and the bars.

exeleon