

# San Diego Business Journal Salutes Women in Finance 2020



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**Hope Carlson Anna E. Diaz Gina Ellen Briana Elvaiah Cindy Gatlin Kimberly Guha**



**Christina Gustin Jessica Hill-Johnson Tania Hurt Janice Ibey Pamela C. Isaacson Kara Koerner Aria Krumwiede**



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**Kayla Schultz Debra Schwartz Nia Stefani Linda Stouffer Wallis Jodi Vleck Ivy Zhang**



*Women in Finance*

## Pamela C. Isaacson

*Executive Vice President*



**P**amela C. Isaacson is Bank of Southern California's Executive Vice President, Chief Administrative Officer, and a member of the company's executive management team. In this role, she is responsible for the leadership and daily oversight of multiple departments, including Branch Banking, Compliance and Risk Management, Bank Secrecy Act, Treasury Services, Information Technology, Audit, and Facilities.

Pamela joined Bank of Southern California in 2008 and was instrumental in growing the Bank from \$84 million to over \$1.5 billion in assets. As a critical member of the executive team, she has successfully led the company through seven acquisitions over a period of ten years, increasing the Bank's footprint from three branches in San Diego County to fifteen branches covering five Southern California counties.

With a commitment to supporting the banking needs of Southern California's communities, Pamela has spent her entire 35-year career representing in-market commercial banks. She began her career with San Diego Trust & Savings Bank where she served as a vital member of the management teams charged with leading the company through multiple mergers and branch acquisitions. Having held various leadership positions covering Branch Management, Treasury Services, and more, it was her expertise in Treasury Management that ultimately led to the redesign of Bank of Southern California's product and service offerings to attract small to mid-sized businesses to the bank.

Pamela holds a bachelor's degree in Business from the University of Phoenix.



## Jodi Vleck

*CFP®, CEO, Wealth Manager*



**J**odi Vleck, CFP®, CEO of Beta Wealth Group has over 2 decades of experience in multi-generational wealth planning and portfolio management. Since independently founding her firm in 2009 Jodi has worked with individuals, family offices and institutions around the country, constructing and executing portfolio strategies that match each investor's goals. Her female founded and led company continues to make waves in the finance industry, setting a precedent of excellence for other San Diego based firms.

Her mission is to reinvent the financial services sector by using her consultative and holistic approach. She emphasizes objective, knowledge-based financial decision-making. Her priority is to educate and guide her clients towards a portfolio design that is based on facts and analysis, rather than impulse and emotion.

"What we do here at Beta Wealth is so much more than portfolio construction and management. We aspire to ensure that our investors truly understand what we are doing and why. That is how we build trust. That is how we build life-long relationships."

Jodi is a CERTIFIED FINANCIAL PLANNER™ practitioner, active member of the San Diego CFA Society and NAPFA (National Association of Personal Financial Advisors). She has been named one Forbes' Top Women Advisors and a Forbes Best in State Advisor for 2020, as well as one of the top wealth managers by readers of San Diego Magazine for 15 consecutive years.



## Cindy Gatlin

*Founder & Managing Principal*



**A**s founder of BridgeNorth Advisors, I take the time to work with you to ensure your opinions are heard and your decisions implemented into your financial plan. I provide a holistic approach to your entire balance-sheet versus the traditional wealth management approach which focuses solely on the liquidity of your portfolio. As a highly respected portfolio manager in the investment world, I developed an expertise in the reduction of volatility in portfolios. This unique expertise allows me to reduce my client's anxieties.

BridgeNorth Advisor's vision is to alleviate the pressures that are typically associated with financial decisions. That's why we've chosen the best partners in the financial industry to bring you elite insights, thereby reducing your stress and increasing confidence in your portfolio.

My clients benefit from my thirty years of experience. I am a frequent speaker at conferences regarding portfolio creation and selection. I am an award winning wealth manager including - Forbes Best in State Wealth Advisor, SDBJ Business Women of the Year and Dallas Magazine Top Wealth Manager.

We are independent fee only advisors and will determine the strategy that works best for you, our client.

My commitment to you:

- Simplify the complex
- I am here to serve, not sell
- I will customize our approach to your goals
- Deliver skilled execution across a breadth of services
- Communicate often, as I know life happens



## Linda Stouffer Wallis

*Senior Vice President, Center Manager*



**L**inda Stouffer Wallis currently serves as Center Manager for the San Diego (Downtown) Business Financial Center located at 610 W Ash Street, Suite 1100, San Diego. Linda joined Citizens Business Bank in 2014 as Senior Vice President & Relationship Manager. She has decades of experience in opening new loan relationships with Downtown San Diego businesses in the areas of industrial, medical, office, commercial, multifamily, and construction. Linda and her team work closely with local businesses and their owners to build long-term banking relationships while helping them achieve more for their businesses, their employees, and the customers they serve.

*Women in Finance*

**Kayla  
Schultz**  
*Senior Manager*



**K**ayla Schultz, CPA, is a senior manager at CohnReznick LLP and is based out of the Firm's San Diego office. Kayla serves public and private companies across a variety of industries, with deep experience in the renewable energy and technology industries. For assurance clients, she plans and executes engagements seamlessly between client and internal teams across the country and with our international operations team. Kayla has developed specialized expertise within renewable energy advising multi-billion dollar corporate investors and sponsors investing across energy infrastructure investments with diverse technologies that serve residential, commercial and industrial, and utility scale off-takers. This deep industry acumen includes technical accounting matters, financial structuring and modeling, as well overall business and industry issues that facilitate and expedite transaction execution.

Kayla's strong technical skills help her identify and efficiently resolve various technical accounting issues, including business combinations, investment accounting and consolidation, revenue recognition, complex equity and debt financing transactions, and leasing arrangements. Her management skills and detailed service approach have allowed her teams to move clients beyond compliance matters to focus on operational efficiency and standardization across their accounting and reporting platforms.

Kayla excels at mentorship and people development. She is a national assurance instructor for CohnReznick and leads both internal and external trainings. She is a member of the San Diego chapter of WRISE (Women of Renewable Industries and Sustainable Energy), which the Firm also sponsors on a national-level. Kayla mentors and coaches her team members through both formal coaching programs and informal mentoring and is involved in several local and national committees within CohnReznick. In her young career, she has worked to retool the Firm's workforce in San Diego and upskill personnel across the firm.



**Briana  
Elvaiah**  
*Chief Financial Officer*



**B**riana Elvaiah is the Chief Financial Officer of Cortica, a high-growth tech-enabled autism services company revolutionizing the standard of care for neurodevelopmental differences.

Briana oversees the Finance, Accounting, Operational Analytics, Revenue Cycle, and HR functions at Cortica. Since assuming the CFO role in early 2019, she has overseen massive expansion for Cortica, while maintaining excellence in clinical quality and customer service. She has helped establish 7 Cortica centers in Northern and Southern California, with additional centers planned outside the state. Each center has the goal of employing over 80 therapists and administrators and serving well over 500 families.

Briana is particularly skilled at partnering with clinicians throughout the organization to drive clinical quality, operational excellence, and teammate well-being. She is an inspiring service leader.

Prior to joining Cortica, she served as CFO at Correctional Medical Group Companies, Inc. a national provider of medical, mental health, and dental services to county jails. She was previously Executive Vice President of Finance and Revenue Cycle at Vericare Management, Inc., a leading provider of mental health services for seniors. Briana earned her BAcc from the University of San Diego. Briana is most proud that she has helped deliver high quality care to over 750,000 patients, all of whom have been underserved populations (elderly, inmates, and children with developmental differences) with an emphasis on behavioral and mental health.

She lives in San Diego with her husband, five year old son, and nine month old daughter— who have been known to make welcomed appearances on Zoom calls to reinforce a Cortica core value “We are all about family.”



**Jan  
Ibey**  
*Regional First Vice President  
Business Development*



**J**an Ibey personifies the values and commitment that businesses need when they are in search of alternate commercial lending. She is a key team member at Crestmark, a division of MetaBank®, whose goal is financial inclusion for all. An asset-based financing expert, Jan offers an extensive knowledge of funding options; her broad thinking and creative execution focus know-how into structured capital solutions for companies experiencing high growth — as well as those facing turn around.

Jan's 25+ year financial background includes a full spectrum of services and an understanding of comprehensive initiatives in support of client growth. As a previous entrepreneur, she has an affinity with lower middle-market companies and understands the competitive landscape and internal/external pressures CEOs face daily.

“There is nothing more rewarding than creating a financial solution that provides a client the runway they need to grow – even potentially save – their life's work and dreams,” said Jan. “The ability to assist businesses and allow them to keep their employees working is meaningful. The current economy is presenting new and unprecedented challenges; my goal is to meet each client with a distinct approach that can provide measurable success.”

Jan holds a bachelor's degree in professional studies from San Diego State University. She volunteers as board of director chairman for Serna Academy, a high school providing sobriety and support programs for students in Orange County.

“Jan's knowledge and collaborative work ethic make her a trusted advisor to companies in California,” says Senior Vice President/Group Manager Steve Hansen. “We're honored to have her on our team.”

Contact Jan at 714.366.4884 or jibey@crestmark.com



**Ivy  
Zhang**  
*Controller*



**I**vy Zhang is Controller of Evofem Biosciences, where she is responsible for managing financial risk, guiding decision-making, and leading the SEC/SOX compliance, accounting and audit functions. Ivy joined Evofem shortly after the Company emerged from a complicated reverse merger transaction in 2018. Ivy has since exceeded all expectations, elevating Evofem's already strong reporting processes and ensuring precision across all accounting procedures and internal control systems in preparation for the launch of a new, first-in-class, hormone-free contraceptive option for millions of women in the United States.

Prior to her role as Controller, Ivy led Evofem's SEC Reporting and SOX Compliance function, where she maintained the Company's internal control documentation and led consultants in successfully implementing numerous process improvements across the organization. Previously, she served in senior management roles at SeaSpine Holdings Corporation, where she was tasked with leading the Company's external reporting, technical accounting and tax functions. From 2008 to 2015, Ivy provided her expertise to Ernst & Young as an Assurance Manager, navigating an IPO, corporate audit and numerous client filings.

Ivy's contributions have spanned the pharmaceutical, medical device, energy trading, architecture and private equity industries. She holds a Master's in Assurance from Virginia Tech and received a Master's in Economics from the University of Victoria. Ivy is a trusted leader who is dedicated to advancing the Company's mission of addressing the unmet sexual and reproductive health needs of women. She is also the loving mother of two children and incredibly adept at balancing the demands of both roles.



*Women in Finance*

## Alana Asmussen

CFA, CFP®

Principal and Lead Advisor

**DOWLING  
& YAHNKE**  
WEALTH ADVISORS

**A**lana Asmussen recently celebrated twenty-five years with Dowling & Yahnke Wealth Advisors. As Principal and Lead Advisor, she has been a key participant in the growth and development of the Firm. She has extensive experience managing portfolios and guiding clients through all phases of their financial lives. “Being a good listener with a genuine interest in helping people has been instrumental in building a strong relationship with my clients,” says Alana.

“I love serving as a sounding board for my clients when they face a tough financial decision. Many clients seek assistance on how to help their children without sacrificing their own retirement goals or hindering their children’s development into financially independent adults. It’s rewarding to coach clients on how to have productive conversations about money with their families,” said Alana.

Alana holds the Charter Financial Analyst (CFA) and CERTIFIED FINANCIAL PLANNER™ (CFP®) designations and has a Master of Science in Business Administration, Financial Planning (MSBA) from San Diego State University. She completed her undergraduate work at the University of Iowa with a Bachelor’s Degree in Business, Economics.

She is a member of P.E.O. International (a women’s philanthropic, educational organization), the Estates & Trust Executive Committee of Rady Children’s Hospital Foundation and has been newly elected to the Vista Hill Board of Directors.

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## Anna E. Diaz

CFP®, CEPA

Lead Advisor

**DOWLING  
& YAHNKE**  
WEALTH ADVISORS

**A**нна E. Diaz joined Dowling & Yahnke in 2018 as a Lead Advisor. Prior to joining Dowling & Yahnke, she was a Senior Vice President and Private Client Advisor at a national private wealth advisory institute for 16 years.

Anna holds the CERTIFIED FINANCIAL PLANNER™ (CFP®) and Certified Exit Planning Advisor (CEPA) designations. She holds a Certificate in Investment Strategies and Portfolio Management from the Wharton School of the University of Pennsylvania. She completed her undergraduate work in Financial Services at San Diego State University.

“I love helping clients with preparing for important transitions. These can range from retirement, planning for the next chapter in their business, or designing a thoughtful transition of wealth (and values!) to the next generation. It is in these important moments where I enjoy helping clients articulate and realize their vision,” explains Anna. “I also enjoy helping clients identify and execute on their philanthropic intentions. The stories that foster their giving combined with the ways in which we thoughtfully help them design their charitable strategy make this work extremely rewarding.”

Anna is also intimately involved in the Women’s Initiative at D&Y. “I am continually impressed with the caliber of women with whom I work and the contributions and stories shared by our female clients. Contributing to this meaningful initiative excites me as we continue to uniquely serve our female clients, collaborate with high-performing female professionals, and attract and retain female professionals in our business.”

Anna is involved with several professional organizations such as RSF Foundation Professional Advisors Council, North County Estate Planning Council, Rady Children’s Hospital Foundation Estates & Trusts Council, and the Trusted Charitable Advisor Program. She is a graduate of LEAD San Diego a non-profit organization of the San Diego Regional Chamber and also serves on the Nonprofit Institute Advisory Board.

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## Hope Carlson

Lead Advisor

**DOWLING  
& YAHNKE**  
WEALTH ADVISORS

**H**ope Carlson, who is a Lead Advisor, joined Dowling and Yahnke in 2017. Previously, she spent six years as the Chief Development Officer for the San Diego Museum of Man. Her additional experiences include strategy consulting with the Boston Consulting Group and serving as the Interim Executive Director for the San Diego Civic Youth Ballet.

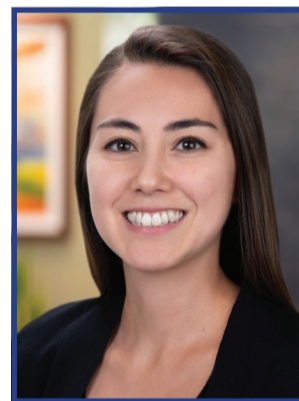
At Dowling & Yahnke, Hope co-leads the Firm’s Legacy & Philanthropy Practice Area. “Helping clients with their philanthropic goals is very fulfilling. I love facilitating conversations that allow families to align their values and better understand how to structure their philanthropy across generations,” explains Hope. “Designing tax-smart giving strategies is another passion of mine.”

Hope is also instrumental in the D&Y Women’s Initiative. “As a mother to two daughters, I especially value how D&Y supports women. Empowering our female clients and colleagues, as well as women in our broader community, is very meaningful to me.”

Hope holds a Master of Business Administration (MBA) from Harvard Business School where she was a Baker Scholar, graduating in the top 5% of her class. She also obtained her Master of Music in Vocal Performance and Literature from the Eastman School of Music and holds a Bachelor of Arts in Economics with Highest Distinction from the University of Virginia.

Trained as an opera singer, Hope is passionate about music and the arts. She serves on the boards of the La Jolla Playhouse and the Harvard Business School Club of San Diego.

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## Aria Krumwiede

CFA, CFP®

Lead Advisor

**DOWLING  
& YAHNKE**  
WEALTH ADVISORS

**A**ria Krumwiede joined the dynamic team of Lead Advisors at Dowling and Yahnke in 2018. Previously, Aria worked as an Investment Specialist for the J.P. Morgan Private Bank, primarily advising public company executives, private business owners, and entrepreneurs across San Francisco and Seattle.

“I love helping clients better understand their executive compensation and structure their 10b5-1 plans. The underlying components (across RSUs, PSUs, NQSOs, ISOs, etc.) are like pieces of a broader puzzle, and I enjoy advising my clients across these components,” states Aria.

Aria holds the Chartered Financial Analyst (CFA) and CERTIFIED FINANCIAL PLANNER™ (CFP®) designations. Aria completed the Master’s Program in Finance from the Robert Day School of Claremont McKenna College. She completed her undergraduate education at Claremont McKenna College where she majored in Economics and graduated cum laude.

At D&Y, Aria is actively involved in helping to shape the D&Y Women’s Initiative. “Growing up, I was passionate about playing basketball and enjoyed studying mathematics in school. I was lucky enough to have visible and strong, female role models in both the basketball and finance worlds. These role models inspired me to continue playing basketball on to the collegiate level, and to pursue a career in the financial industries,” explains Aria. “I am hopeful that the D&Y Women’s Initiative will empower the next generation of young girls to pursue their passions and dreams as well.”

In the community, Aria is a member of several organizations including Junior League, Junior Achievement, and the Association for Corporate Growth.

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*Women in Finance*

## Cathy Behnen

Chief Financial Officer



Cathy Behnen is the Chief Financial Officer of Jamul Casino®. She has over 15 years of experience in financial leadership, improving business processes, and increasing profitability. She is passionate about managing finances in the gaming industry, where the numbers are dynamic and directly connected to the gaming floor.

As CFO, Ms. Behnen is responsible for the financial management of Jamul Casino. She also contributes to the overall direction of the Casino as part of its leadership team. The Casino's recent handling of COVID is a point of particular pride. In addition to creating a detailed operating plan, leadership produced a video sent to all team members in advance of re-opening. It tied the Casino's mission of excellent service to its new COVID protocols, and initiated a culture of open communication about safety in this season.

Ms. Behnen previously served as the VP of Finance and Corporate Controller for The Cosmopolitan of Las Vegas. It was here that she fell in love with the gaming industry, and found the excitement of the casino floor energizing to her work with the finances. She also worked at SunEdison as the Head of Internal Audit and VP of Operations, and as a Partner at Rubin Brown LLP. She is a Certified Public Accountant.

Ms. Behnen earned her BS in Accounting from the University of Missouri-Columbia and her MBA from Saint Louis University. She credits her parents' entrepreneurship—especially her mother's successful management of multiple businesses—as influential from a young age.

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Stella

Larsen

Executive Director

**J.P.Morgan**  
Private Bank

Stella Larsen is an Executive Director and Banker with J.P. Morgan Private Bank in San Diego. She advises many of the most successful private business owners, healthcare professionals and public company executives in Southern California, providing comprehensive solutions across investment and wealth management, banking, credit, estate planning and philanthropy. She has particular expertise in helping families preserve wealth for future generations.

Stella has over 18 years of involvement in wealth management, and she has deep experience with issues relevant to private business owners, senior public executives, and health care professionals. Prior to joining J.P. Morgan Private Bank, she was a Wealth Strategist at Northern Trust, leveraging her estate planning and trust advisory background to help families and business owners identify, and plan to achieve, their lifestyle, philanthropic and legacy goals.

Stella received her B.A. degree from Pitzer College. She earned her Master's degree from San Diego State University and her Juris Doctorate from the University of San Diego School of Law. Stella is admitted to the State Bar of California and is a member of the San Diego County Bar Association. She holds both a Series 7 and Series 63 license and a CPWA® designation. She is also a registered Trust and Estate Practitioner, TEP designation.

Stella serves on the board of The Old Globe and is a member of the Planned Giving Advisory Council for the La Jolla Institute for Allergy & Immunology. She is also a member of the Association of Corporate Growth San Diego and the North County Estate Planning Council. She most recently served as a director of the Rancho Santa Fe Foundation and was the chair of the audit committee.

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## Gina Ellen

Financial Advisor



Gina Ellen is one of the youngest financial advisors in San Diego, relative to her level of experience, whose primary mission is empowering women to take control of their financial health. Gina educates all her clients in the importance of financial literacy, but she makes it a point to focus on a group that often gets overlooked, and that's women.

Boston College's Wealth and Philanthropy Center estimates that two-thirds of the nation's wealth will be in the control of women by 2030 and still, in the case of heterosexual relationships, Gina finds that many advisors still tend to direct conversations to the male. She feels that needs to change. As such, she is quite involved with organizations with similar missions, including Lean In San Diego, 2020 Women On Boards, and 321 Empower.

*Gina advises small and mid-size company owners on tax-efficient retirement planning in the design, implementation and ongoing investment management of 401(k)s, defined benefit and cash balance plans that seek to optimize key person recruitment and retention, business succession-planning, and tax mitigation.*

In light of the COVID-19 pandemic, Gina and her team at JET Wealth Advisors are providing complimentary plan health analyses for employers that currently have a retirement plan in place as well as complimentary consultations for employers who are racing to create a plan by the first CalSavers deadline of September 30th.

CalSavers is California's new savings program available to California workers whose employers don't offer a workplace retirement plan. Employers with 100+ employees (including part-time and seasonal) need to decide whether to participate in CalSavers or create their own plan by September 30th. Gina is happy to consult on all retirement plan options.

Gina can be reached by phone at 858.457.1028  
or by email at gina.ellen@jetwealthadvisors.com.



## Debra Schwartz

President and CEO



Debra is an experienced credit union executive with more than 25 years of financial services leadership. The culture Schwartz has instilled at Mission Fed since becoming President and CEO in 2008 prioritizes member service and capitalizes on new opportunities. Under Debra's leadership, Mission Fed has seen 66 percent growth in assets and 42 percent growth in membership — now totaling \$4.5 billion and more than 259,000 members. Debra is dedicated to providing high-quality financial and related services to meet the needs of the credit union's growing and diverse membership, as well as to Mission Fed's role as a local community partner of choice.

Throughout her career, Debra has volunteered her time and talent to a variety of nonprofit organizations. Currently, she serves as Board Chair of the National Association of Federally-Insured Credit Unions (NAFCU) and also heads NAFCU's Regulatory Committee. She has excellent relationships with regulators from the local to national levels. Schwartz chaired NAFCU's Investment, Awards and Memberships Committees and served on its Regulatory Committee and Region V Advisory Committee. She is also Board Chair of Junior Achievement of San Diego County and serves as Vice Chair for the American Heart Association.

During the current environment of the COVID Pandemic, Debra has ensured that Mission Fed remains well stabilized to avoid staff layoffs, furlough, or branch closures. Under her leadership, Mission Fed has implemented Skip-A-Pay for members who may be laid off or have a reduction in pay during COVID.



*Women in Finance*
**Kara  
Koerner**

*Director of Finance and Accounting*



**MURFEY COMPANY**  
DEVELOPMENT • INVESTMENTS • CONSTRUCTION

**K**ara Koerner is one of longest tenured team members of Murfey Company and is an integral part of a multifaceted business centered around the development, investment and construction of the built environment in San Diego and Southern California. As Director of Finance and Accounting, Kara's exceptional talents are utilized to manage the company finances, including overseeing all revenues, cash management, banking and debt relationships and overall company financial operations. With more than a decade of experience in the building industry, Kara brings valuable knowledge to the table having worked with a diversity of developers, builders, general contractors, subcontractors and rental property companies. During her time with Murfey, Kara has earned the respect of everyone she interacts with due to her hard work, positive attitude and resourceful approach to her work. Kara's contributions to Murfey Company have been essential to the growth and stability of the business. Kara is able to manage a large range of ongoing tasks. She is proactive, diligent and methodical in planning out complicated multi-step projects. She is respectful of her peers and colleagues and always available to offer a helping hand and get problems solved. Additionally, with a great personality to compliment her professional skills, Kara loves planning company events, and fun social outings. Murfey Company is lucky to have such a terrific team member in Kara Koerner.


**Erin  
Polek**

*Sr. Vice President &  
Chief Accounting Officer*

**Qualcomm**

**A**ceptable accounting within any organization typically comes in three flavors: good, better and best. Erin Polek is defining "best" in her discipline: she manages the day-to-day accounting operations of a \$25 billion company, is introducing new systems and standards, and is pioneering the use of robotics process automation in accounting. Erin has also devoted time to increasing retention of women in Qualcomm's workforce through the Women's Leadership Council.

Erin recently helped Qualcomm adopt new accounting guidance, which required implementing a new system and processes and testing the environment for six months prior to a seamless launch day.

Erin led the efforts to optimize the accounting shared services center in India, including implementation of key metrics to monitor completeness, accuracy and timeliness.

Erin's department supports the strategic objectives of Qualcomm and is tasked with creating efficiencies in what is already a well-run organization. Erin has turned to technology, specifically robotics process automation (RPA), to drive forward in these areas. Working in collaboration with Qualcomm's IT department, the accounting department was the first in the Company to use RPA, empowering robotics to take on administrative work in her department while her staff are freed up to contribute analytical thinking and insights to business unit leads.

Erin graduated from SDSU and began work at PwC in 1997. In 2006, she joined Qualcomm as an accounting staff and earned the vice president title in 2015. In 2017, she was appointed as Interim Co-Controller, and in 2018, she became Chief Accounting Officer.


**Jessica  
Hill-Johnson**

*Senior Director of Finance*

**Qualcomm**

**J**essica Hill-Johnson has a passion for driving change and motivating others. Her influence has evolved and continues to grow across service and operations: from being an undergraduate Academic Advisor in college, a mentor in the Big Brothers Big Sisters organization, past President of Toastmasters, and leader for a Global Shared Services organization helping individuals and organizations achieve the impossible.

Professionally, Jessica's passion for change has been primarily focused in Finance. As a Senior Director of Finance at Qualcomm, Jessica is a key leader in Global Finance Transformations, optimizing Global Shared Services organizations, and implementing new technology. Jessica introduced Robotics Processing Automation to the company and conducted a pilot before it was introduced to the larger community. With her leadership, this technology has been brought to other Accounting systems; additionally, her influence has resulted in Accounting being the first department in Qualcomm to have processes subject to RPA. Most recently, Jessica has also been a core leader on the Workday initiative at Qualcomm and her impact has been noted as integral to adopting new ideas.

Jessica is actively engaged in Qualcomm's employee networks: supporting Qwomen as a Board Member and mentor. She is also a Board Member of Qualcomm's African and African American Diversity Group, QAAAD, co-leading Internal Programs.

Jessica has traveled and worked in many places around the world: from enjoying the beautiful beaches of Thailand and drinking Guinness with the locals in Ireland. Jessica considers learning about different people and cultures as a critical ingredient to driving lasting change.


**Chantel  
Bonneau Stewart**

*Wealth Management Advisor*

**Northwestern Mutual®**

**C**hantel Bonneau Stewart began her career as a Wealth Management Advisor with Northwestern Mutual in 2010 after graduating from UCLA with a degree in Economics. Chantel creates dynamic partnerships with her clients to help them envision, build, and execute their financial plans. She takes the time to understand what's most important to the clients she serves and surrounds them with the education and service necessary for them to create prosperity in their lives.

Chantel is a sought after thought leader on all things financial planning and has a passion for helping people create a positive relationship with money while building financial confidence to make decisions. Chantel works closely with the medical, legal, and tech industries and helps these clients develop strategic financial plans that align with their financial needs and industry specific benefits. She contributes her expertise to various media outlets and has been featured in 100+ publications including Forbes, USA Today, Fox Business, The Street, and Reuters. In 2018, Chantel authored and released her first book entitled, *Finding Your Financial Type: Clearing the Huddles to Financial Wellness*.

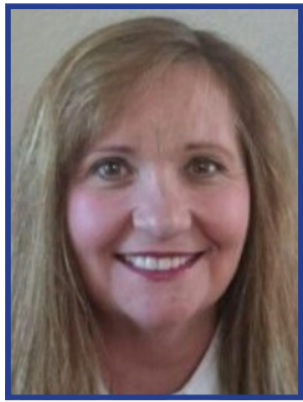
Chantel is committed to education, holding her CFP, WMCP, ChFC, CLU and REBC designations in addition to her Series 6, 7, 63, and 65 licenses.

Chantel is passionate about giving back to her industry and her community. She spearheads the initiative to raise funds for the Mario Lemieux Foundation to refurbish their playroom for families at Camp Pendleton.

Chantel and her husband Tom live in North County with their two children and two schanzers

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*Women in Finance*

## Tania Hurt

*VP, Finance*

**SONY**

**T**ania Hurt is a dedicated working mother, highly respected thought-leader, and passionate community advocate. She graduated from the University of Mississippi, working her way through college and graduating with a BS in Accounting. Tania is the VP of Finance for Sony North America, a female role model as part of the Executive Leadership Team. It's a point of great pride for Tania that her team is 75% female, with 33% of women in leadership roles. Throughout her career, Tania has led strategic initiatives to positively impact the people she works with and sought opportunities to champion them. She has built a reputation as a solid performer and a center of excellence for leadership with colleagues all over the world.

Demonstrating her dedication to leadership and mentorship, Tania's advocacy includes 3 years as Executive Sponsor to Sony's Women of Action, Vision and Empowerment group, which fosters advancement and diversity in the workplace and community in the US and Canada. This sponsorship allows Tania to find and create opportunities for her younger colleagues. Outside of the office, Tania has served with Rolling Reader, volunteering over 300 hours of her time to read to 400 Poway School District students over the last 16 years.

Tania received the prestigious "Tribute to Women and Industry" award, which honors exceptional leaders making significant contributions to industry, and was nominated for the 2020 Athena Pinnacle Award, both of which add her name to a distinguished list of leaders doing what they can to close the gender gap.



## Emily Barlage

*Vice President of Finance*

**pardee  
HOMES®**

**P**ardee Homes is proud to recognize our very own Vice President of Finance, Emily Barlage, as one of San Diego's most distinguished Women in Finance.

Since joining Pardee Homes in 2019, Barlage has successfully helped the company generate a 10% increase in both revenue and in profit through aggressive strategy and improving operational efficiencies.

As Vice President of Finance, she responsibly manages more than \$400 million in assets, while helping guide the company's annual business planning, asset maximization and inventory management with a high level of transparency and accuracy. Barlage has proven to be an expert in forecasting, budget creation, cost reduction, process efficiency, profit improvement, financial reporting, and GAAP compliance all of which has contributed to Pardee Homes' growth.

Barlage brings more than ten years of experience in finance and accounting to Pardee Homes with a proven track record for helping companies cut costs and improve margins. She has consistently demonstrated her leadership by carrying herself with a "say yes" mentality that inspires each member of the Pardee team to challenge themselves and reach new heights in their careers.

Barlage is a graduate of Clemson University in Southern Carolina, where she studied Financial Management, with an emphasis on Corporate Finance and was a successful pole vaulter which influenced and fueled her admirable competitive spirit and work ethic in business.



## Francesca San Diego

*Consulting Chief Financial Officer*

**PBO** Advisory Group  
Consulting | Accounting | Compliance

**C**onsulting Chief Financial Officer Francesca San Diego is the VP of Finance and a member of the executive management team at PBO Advisory Group, a leading local outsourcing and consulting firm. She works with companies across the region to manage and staff accounting, financial, regulatory, compliance, human resources and business advisory projects. In 2019, Fran was also key in helping PBO Advisory Group achieve its most profitable operational year since its inception.

With more than 30 years of experience in finance and business management, Fran provides the guidance and support that entertainment, technology, computer software, sustainable energy and non-profit organizations need beyond the scope of their internal teams. Either working directly with clients or managing teams of consultants, she is effective in resolving complex situations that require sound business judgment and innovative problem solving.

Fran joined PBO Advisory Group in 2015 and has been vital to its growth. Last year, she was instrumental in rebranding the company. She is now focused on expanding its service offerings and making strategic decisions that will help move the company in new directions.

Fran has a solid history of using her strategic, financial and accounting skills to help the community. For nine years, she has served as a board member for the Equity Foundation – You Got The Power. She has also served as a board member for the Women's Global Network since 2010. Additionally, Fran served 14 years as a board member and chair of the Audit Committee for Casa de Amparo.

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## Elizabeth Redican

*Branch Manager*

**STATE  
COMPENSATION  
INSURANCE  
FUND®**

**L**iz Redican is the Manager of the San Diego Branch of the State Compensation Insurance Fund, the largest provider of Workers' Compensation in California. With approximately 110,000 policyholders, Californians rely on the security and certainty offered by State Fund, particularly the small businesses and new ventures that are key to California's economy.

Liz works directly with insurance brokers representing local employers to meet their Workers' Compensation needs. Her primary role is to grow business, build relationships, resolve customer issues, and showcase State Fund. Liz is a San Diego County native. She opened the San Diego office in 2019, establishing a local presence for brokers and employers to have more direct access to State Fund products and workplace safety services.

In response to the COVID-19 crisis, State Fund is offering a total of \$100 million in grants to its policyholders for essential businesses and for those purchasing safety-related equipment to help businesses that are reopening. Many local businesses have been able to secure a portion of these grants.

Liz was very successful in her prior role as Assistant Regional Vice President in the Central Valley, leading her team to over 50% new business growth. Liz has accomplished much in the first year of opening the branch office, exceeding her annual goals by July!

"Since returning here to my hometown, it is really rewarding to walk by a local restaurant or shop and know that we insure that business and offered them relief funds to help them through this crisis."



*Women in Finance*

## Kimberly Guha

*Financial Advisor - Wealth Management.*



**K**imberly Guha, CPA®, CIMA® is a Certified Financial Planner® and Accredited Wealth Management Advisor<sup>SM</sup> with Taylor Family Wealth Management at UBS who focuses on providing tax aware investment solutions tailored to each family's individual financial goals. Kim works with many executive women and families to focus on what is important to them both qualitatively and quantitatively, helping them ascertain their life and financial goals. She believes strongly in the importance of educating the next generations to use value systems that maximize the impact of human, social, intellectual and financial capital. She provides honest advice, thoughtful guidance, and responsive support, earning the trust and respect of clients.

With understanding of the needs, wants, and wishes of clients she is able to build a financial plan and investment strategy that meets goals, then implements and monitors the plan to adapt as life transitions occur. This is most important when the need is urgent or unexpected.

Prior to joining UBS, Kim was a Senior Tax Associate and CPA® at Lindsay and Brownell, LLP in San Diego. Kim specialized in tax planning and analysis for small business owners, successful families, and nonprofit organizations. For the past 8 years, Kim has also been a strong supporter, and president since 2017, of the Rwandan Orphans Project, headquartered in San Diego. This non-profit underwrites a children's center and school in Rwanda, focused on educating women to create revenue for families. It is now considered one of the top schools for primary education, raising Rwanda's next generation of leaders.

In all aspects of life and business, Kim's philosophy is "Build on the Past. Think of the Future."

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## Courtney McDonald Liddy

*Managing Director-Wealth Management*



**C**ourtney McDonald Liddy is a Managing Director-Wealth Management for UBS with over \$1 billion in assets under management. Courtney's success is a result of her dedication to clients, insightful guidance, and business acumen. A nationally recognized leader in her field, *Forbes* Magazine listed her among the Top Women Wealth Advisors in 2019 and 2020, and among *Forbes'* Best-in-State Advisors for 2019 and 2020. She has also been listed among America's Top 100 Women Financial Advisors by *Barron's* Magazine. Courtney has appeared on both national and local media. She holds a finance degree from USC and is a Chartered Retirement Planning Counselor.

For over two decades, Courtney has provided wealth management services to affluent families, institutions, foundations, and businesses. Along with her dedicated team, she addresses complex financial issues using an in-depth planning-based approach that focuses on the goals and values of her clients.

Courtney is equally committed to community service. Courtney primarily focuses on homelessness, veteran, and health issues. As a board member of HumbleDesign, she assisted in bringing the Detroit based charity to San Diego, aiding disadvantaged families and veterans who are transitioning out of homelessness. Other charities she supports include the Gary Sinise Foundation, which supports disabled veterans and first responders, Mama's Kitchen, UCSD Cardiovascular Center, and Sharp Hospital, among others. In 2007, Courtney received the YWCA Tribute to Women & Industry award for leadership in San Diego business. Finally, Courtney received a Congressional Certificate of Appreciation from the U.S. Congress for her support of military families.

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## Christina Gustin

## Sally Bixler

*Bixler-Gustin Financial*



**T**he Bixler-Gustin Financial Group is an investment team of two experienced female Wealth Advisors in the Downtown San Diego office of UBS Financial Services, Inc. Sally Bixler and Christina Gustin, of RKG Wealth Management, formed their partnership to answer the call from women investors wanting to work with women advisors.

Current research indicates that women invest and think about investing differently than male counterparts; they are value-focused and like to take a planning-based approach to their decisions – precisely how Sally and Christina work. Sally and Christina assist clients to articulate their financial goals through honest dialogue that results in the presentation of a formal financial plan, providing a clear path towards meeting those goals. Taking the time to educate their clients about how the assets and allocations are used is essential to their process. They want each client to be engaged in the investing process, understanding and embracing their portfolio strategies and plans.

In 2017, Sally and Christina initiated a series of educational events for and about women: "What Women Need to Know." Although interrupted by COVID-19, this program focuses on timely topics for women who may be facing issues like caring for a spouse with Alzheimer's, aging parents, or the need for a will or trust, among others. They also discuss attributes of female leadership and meaningful community engagement with presenters who are all prominent professionals within the community. Women like to share experiences and knowledge. Sally and Christina empower women in an open environment with some social time and opportunities to learn, ask questions, and engage with other women who share similar concerns.

Bixler-Gustin Financial Group

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Christina Gustin (left) and Sally Bixler (right) welcome guests to "What Women Need to Know" (about finances) Speaker Series



*Women in Finance*

## Nichole Mayer

*Wealth Management Advisor*



WESTPAC  
WEALTH PARTNERS  
PROTECT • INVEST • ACHIEVE



FORTUNE  
BEST  
MEDIUM  
WORKPLACES  
2019

With clients coast to coast, San Diego, California is home base for Nichole Mayer, RICP®, Wealth Management Advisor at WestPac Wealth Partners and a Registered Representative (RR) & Investment Advisor Representative (IAR) of Park Avenue Securities.

Nicky's passion to identify and achieve financial goals, fuels her drive to help our community understand the layers of financial planning. She has developed a team, which includes various industry professionals, to provide clients with comprehensive financial planning. Her broad-spectrum client approach includes asset protection, wealth accumulation, tax strategies, retirement income forecasting and business exit planning.

Nicky has been working with executives and owners on personal and business planning since 2014. She is known for her ability to maintain an overall perspective and provide strategic direction with each client. WestPac Wealth Partners is a privately held wealth management firm committed to provide a "hands-on" approach to financial guidance.

Nichole Mayer, RICP® can be reached at (619) 684-8625 or [Nichole.Mayer@WestpacWealth.com](mailto:Nichole.Mayer@WestpacWealth.com)

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## Nia Stefani

*Chief Executive Officer;  
Xnergy Financial LLC*

XNERGY

Nia Stefani is the founder and CEO of Xnergy Financial, a FINRA/SIPC member international investment banking firm. Xnergy provides private equity, debt capital and merger and acquisition services to private emerging growth companies.

Throughout her career, Nia has capitalized and sold dozens of companies in the healthcare, franchise, technology, and software industries. Nia formed Xnergy to service private companies that needed access to debt or equity capital beyond what banks could offer. Xnergy has grown over the last 20 years under Nia's leadership completing over a billion in financing transactions.

Keeping in sync with Nia's vision for Xnergy, the firm is an international bank with a family-oriented culture. Xnergy's team has a long track record of successfully capitalizing hard-to-finance companies with its bankers' deep expertise and "get it done" conviction balanced within a team-centric culture.

Nia received her J.D. from Loyola School of Law. Subsequently, she attended the University of San Diego School of Law where she received a Masters of Laws in Taxation, with a specialty in complex corporate transactions.

Nia was recognized nationally for her contribution to emerging businesses by Rear Admiral Delaney, has been featured in the 100 Most Successful Women in Southern California, and is a 2018 Woman of the Year winner. Her firm received the Certificate of Appreciation by the City of Los Angeles for its contribution to California businesses, been named one of the top 10 investment banking firms, and received the Financial Services Award by the US Commerce Association.



## Kathryn Roig

*Vice President for Finance &  
CFO of the University of San Diego*



After an extraordinary showing as Interim Vice President for Finance, Kathryn (Katy) Roig officially became Vice President for Finance & CFO of the University of San Diego. Last fall, Katy led the university through a successful issuance of new bond financing. She is also an active member of the Change Leadership Team for the university's strategic initiative, [StrideTo2024@USD](mailto:StrideTo2024@USD).

Katy has been actively involved in the management of USD's finances for twelve years, first as Controller, then as Associate Vice President for Finance, and now in her current role as Vice President for Finance & CFO. In this capacity, she leads the Finance Office which provides core financial services to the USD community. Its mission is founded upon integrity, teamwork and preeminent resource stewardship to ensure USD's financial strength for generations to come.

Katy holds a Bachelor of Science in Business Administration from Cal Poly, San Luis Obispo and a Master of Science in Executive Leadership (MSEL) from USD. She has been a California Certified Public Accountant since 2002. Her public accounting experience is focused on not-for-profit organizations, specifically in the healthcare industry. In her first industry position, Katy served as Controller for the Sharp Healthcare system including four hospitals, two medical groups and a health plan.

Katy and her husband Rob have called San Diego home for the past 18 years. They spend their weekends enjoying all that San Diego has to offer with their two sons, Bryce and Cooper.



*San Diego Business  
Journal recognizes the  
companies who support  
Women in Finance*





WOMEN IN FINANCE



**EMILY BARLAGE**

PARDEE HOMES SAN DIEGO VICE PRESIDENT OF FINANCE

**CONGRATULATIONS**

Congratulations to our very own Emily Barlage! Your leadership, drive and motivation is part of Pardee Homes' driving force and we applaud your accomplishments.

