

M. Gregory Smith, CPA, PFS, CGMA
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EMPLOYMENT HISTORY

2004 – Present **Annadel Capital, Inc.** – Principal
SEC registered investment advisory firm providing financial services and planning for the private and public sector

2005 – Present **CSM+M** – Shareholder
Tax and financial planning; regional CPA firm

1998 – 2004 **Chiao Smith & Associates** – Shareholder
Tax and financial planning; regional CPA firm

1998 – 2004 **Zenith Capital** – Principal
SEC registered investment advisory firm providing financial services and planning for the private and public sector

1986 – 1998 **Buchanan Chiao & Smith** – Managing Shareholder
Tax and financial planning; regional CPA firm

1980 – 1986 **Moser & Smith** – Partner
Tax and financial planning; regional CPA firm

1975 – 1980 **Ernst & Ernst** – Staff Accountant
International accounting firm staff accountant for audit and tax departments

EDUCATION

1971 – 1975 **University of California, Berkeley**
Berkeley, CA
B.S., Business Administration

Pending **Golden Gate University**
San Francisco, CA
M.S., Taxation

PROFESSIONAL QUALIFICATIONS

California Certified Public Accountant, certificate #31510E
Accredited AICPA Personal Financial Specialist, certificate #01164098
General Securities License, series 2 and 63
Chartered Global Management Accountant, certificate #110044979
Insurance License, #0G06536

AICPA – task force of eight, member since 2014, responsible for editing and writing CPA PFS exam questions

PROFESSIONAL MEMBERSHIPS

American Association of Individual Investors
American Institute of Certified Public Accountants
California Society of Certified Public Accountants
Dominican University of California
Financial Planning Association (FPA)

PUBLICATIONS

Smith, M. Gregory, Cooper, M. Jed: Year end investment and financial planning article on asset allocation. *Business Week*. New York, McGraw-Hill, Dec 2004-Jan 2005, pp ____.

Smith, M. Gregory: Personal finance: Don't forget about the long-term effects of even moderate inflation. *The Business Journal*. Special report. Mar 15, 1993

BOOKS

Smith, M. Gregory, Cooper, M. Jed: Foreward. *In Cordes, Ronald, O'Toole, Brian, Steiny, Richard: The art of investing and portfolio management: a proven 6-step process to meet your financial goals*. New York, McGraw-Hill, 2005, pp v-viii.

PRESENTATIONS

Smith, M. Gregory: Finney, Michael: Channel 7 on your side. California CPA foundation member volunteered pro bono tax advice. American Broadcasting Company. San Francisco, Jan 1996.

Smith, M. Gregory: Moser & Paul Accountancy Corporation: *At* bi-firm inhouse seminar. Mill Valley, CA Nov 1984

Smith, M. Gregory: Moser & Paul Accountancy Corporation: Instructor for partnership law changes. Mill Valley, CA Nov 1984

CONTINUING EDUCATION (CPE)

As exemplified below, and continuing to the present – similar CPE and training. 80 hours CPE required for CPA license including 24 specific to financial planning every two years, and 24 hours required for insurance license every two years.

AssetMark Investment Services: Seminar. Oct 17, 2006

Spidell Publishing Inc: 2006 Practical accounting update and review seminar. Arthur L. Berkowitz, Mark F. Wille, May 25, 2006

AssetMark Investment Services: Seminar. April 19, 2006

AssetMark Investment Services: Seminar. Jan 18, 2006

American Institute of Certified Public Accountants: Personal financial planning conference. San Diego, CA Jan 8-11, 2006

The Selected funds Investment Forum: Seminar. Christopher C. Davis, Ken Charles Feinberg New York City Oct 20-21, 2005

Spidell Publishing Inc.: 2005 Federal fall seminar: 2005 federal tax update. Sharon Kreider, Lynn Freer, Nov 16, 2005

AssetMark Investment Services: Seminar. Jul 13, 2005

AssetMark Investment Services: Seminar. Apr 28, 2005

AssetMark Investment Services: Seminar. Qtr 1 2005

Spidell Publishing Inc.: 2004 Federal fall seminar: 2004 federal tax update. Wayne Otchis, Steve Yukelson. Nov 30, 2004

Spidell Publishing Inc.: 2004 California fall seminar: 2004 federal tax update. Nov 2004

California Certified Public Accountants Education Foundation: Tax tune-up: action planning for businesses TTB. Danny C. Santucci. Dec 2, 2004

California Certified Public Accountants Education Foundation: Ethics, taxes and financial reporting IMCE. Kenneth C. Garrett. Dec 3, 2004

AssetMark Investment Services: Seminar. Oct 14, 2004

AssetMark Investment Services: Mastery Program. Irvine, CA Sep 22-24, 2004

American Institute of Certified Public Accountants: Personal financial planning technical conference. Las Vegas Jan 5-7, 2004

Charles Schwab Institutional: Explore 2003 Conference. Jun 19-20, 2003

Rydex: Setting a new standard for hedge fund investing educational forum. San Francisco, May 20, 2003

Rydex Capital Partners: Dimensional Fund Advisors, Incorporated: Financial advisor conference. Santa Monica Apr 30 & May 1, 2003

American Institute of Certified Public Accountants: Personal financial planning technical conference. Phoenix, AZ Jan 6-8, 2003

Morningstar, Inc: Mutual fund analysis. San Francisco Oct 23, 2002

Alger Investment Forum: Seminar. May 2002

American Institute of Certified Public Accountants: Personal financial planning technical conference. Lake Buena Vista, FL Jan 7-9, 2002

American Institute of Certified Public Accountants: Personal financial planning technical conference: Total return trusts – meeting human needs and investment goals with modern trust design: session 16. Robert B. Wolf, Stephan R. Leimberg. 2002

American Institute of Certified Public Accountants: Audits of HUD assisted projects. Mar 31, 2001

American Institute of Certified Public Accountants: Audits of HUD assisted projects. Feb 20, 2001

American Institute of Certified Public Accountants: Personal financial planning technical conference. San Diego Jan 7-10, 2001

Fidelity Investments: The manager's forum 2000. Jun 20, 2000

American Institute of Certified Public Accountants: Personal financial planning technical conference. New Orleans Jan 10-12, 2000

American Institute of Certified Public Accountants: Personal financial planning technical conference update. Jan 9, 2000

Morningstar, Inc: Principia pro 451: Stock analysis and portfolios. San Francisco Nov 4, 1999

Practitioner Publishing Company: Guide to HUD audits. Oct 31, 1999

Practitioner Publishing Company: Auditing HUD projects: audit planning, programs, and wrap-up procedures and auditing compliance with laws and regulations. Oct 31, 1999

The Education Foundation: Audits of HUD-assisted projects. San Francisco Oct 12, 1999

Practitioners Publishing Company: HUD multifamily housing: program features, contracts & forms & reports & other communications in HUD audit engagements. Sep 30, 1999

Professional Education Service, LP: Ethics and professional conduct for California CPAs. Feb 19, 1999

American Institute of Certified Public Accountants: Profitably managing your investment advisory practice. Orlando, FL, Jan 11, 1999

American Institute of Certified Public Accountants: Profitably managing your investment advisory practice. Orlando, FL, Jan 12-14, 1998

California Certified Public Accountants Education Foundation: Tax update & relief. Santa Rosa Dec 3-4, 1997

California Certified Public Accountants Education Foundation: Tax controversies: how to represent your client before tax authorities. Elliott H. Kajan. San Luis Obispo, CA Oct 27, 1997

California Certified Public Accountants Education Foundation: What CPAs need to know about wall street KAWS. Mike McGowan. Oct 28, 1997

Savant/Russell, Inc: Seminar Russell system. Jun 24, 1997

American Association of Individual Investors: Selecting high technology stocks in silicon valley. Santa Rosa, CA May 10, 1997

American Association of Individual Investors: Mastering mutual funds. Santa Rosa, CA Apr 12, 1997

Navellier Mutual Funds: Conference call: active management? Indexing? Is there room for both? Jan 31, 1997

California Certified Public Accountants Education Foundation: Forms 1040 and 540 update . . .Santa Rosa, CA Dec 4, 1996

American Association of Individual Investors: Timely strategies for 1997 – 35 years of experience: 35 rules that work. Santa Rosa, CA Nov 16, 1996

Harvey Baraban Seminars: Monthly market roundtable. San Francisco Nov 9, 1996

California Certified Public Accountants Education Foundation: Partnership and LLC taxation: Advanced I, II. Thomas George Manolakas. Oct 1996

California Certified Public Accountants Education Foundation: Tax collection procedures: federal and state. Robert S. Schriebman. Oct 1996

Johnson and Marotta Asset Management, Inc. Seminar international mutual funds. Sep 21, 1996

American Association of Individual Investors: How to beat the market averages using no-load funds. Santa Rosa, CA May 11, 1996

California Certified Public Accountants Education Foundation: Advanced Boot Camp. San Francisco May 2-3, 1996

American Association of Individual Investors: Making money in the new economy. Santa Rosa, CA Apr 13, 1996

American Association of Individual Investors: Secrets from a wall street insider. Santa Rosa, CA Mar 9, 1996

Peter Eliades' Stockmarket Cycles: Seminar. Santa Rosa, CA Feb 10, 1996

American Institute of Certified Public Accountants: 1996 PFP Technical conference. New Orleans Jan 8-10, 1996

Society of California Accountants: Annual Tax Conference. San Rafael, CA Dec 6-7, 1995

American Association of Individual Investors: International investing and mutual funds, with a focus on Asia. Santa Rosa, CA Nov 11, 1995

Tepper Capital Management: Closed-end fund comments. San Francisco Oct 14, 1995

American Institute of Certified Public Accountants: PFP technical conference. Tapatio Cliffs Jan 9-11, 1995

Accessing Capital for Growing Companies: Finding money for growing companies. Rohnert Park, CA Nov 10, 1994

Security Seminars: The SECO NASD manual for the series 2 exam. Willett Institute of Finance, Inc. San Francisco Oct 20-21, 1994

American Institute of Certified Public Accountants: PFP technical conference. Tampa, FL, Jan 10-12, 1994

The Linc Society of CPA Financial Planners. PFS study course-financial planning. Tampa, FL Jan 8, 1994

Security Seminars: The stockbroker's manual book II for series 7 exam preparation. 1994

Commerce Clearing House Seminars: Fall tax update. Nov 22, 1993

Totaltape Publishing Company: Audio tax report 2/93. Aug 3, 1993

Totaltape Publishing Company: Audio tax report 11/92, 12/92, 1/93, 3/93, 4/93, 5/93, 6/93. Jul 30, 1993

American Institute of Certified Public Accountants: PFP technical conference. San Diego Jan 11-13, 1993

Accountant's Education Services: 1992 annual fall update. Santa Rosa, CA Nov 11, 1992

EIP Inc: age weighted profit sharing. Oct 28, 1992

Society of California Accountants: Estate planning-wills and trusts. Napa, CA Oct 5, 1992

Totaltape Publishing Company: Audio tax report 12/91, 1/92, 2/92, 3/92, 4/92, 5/92, 6/92, 7/92, 8/92, 9/92 Sep 21, 1992

California Society CPAs Education Division: Planning for the 1,000,000 estate. Rohnert Park, CA Jul 15, 1992

Accountant's Education Services: 1991 fall tax update. Santa Rosa, CA Dec 16, 1991

Totaltape Publishing Company: Audio tax report Oct 91, Nov 18, 1991

Arizona Society of Certified Public Accountants: Providing services to startup and financially troubled businesses. Phoenix, AZ Nov 11, 1991

Buchanan, Chiao & Smith: Inhouse seminar. Nov 7, 1991

Totaltape Publishing Company: Audio tax report 1/91, 7/91, 8/91, 9/91, Sep 19, 1991

American Institute of Certified Public Accountants: Tax season update conference. Ft Lauderdale, FL Jan 11-12, 1990

See post-it on CEU materials – unable to identify, no detail materials

North Bay Chapter Society of California Accountants: Tax conference. Santa Rosa, CA Dec 7-8, 1988

American Institute of Certified Public Accountants: National technical symposium. San Francisco Oct 31-Nov 1, 1988

Reynolds + Reynolds Information Systems: Reynolds 1987 tax update. Oakland Nov 23, 1987

Golden Gate University: Estate planning. Summer 1987

North Bay Chapter Society of California Accountants: Annual tax conference. Santa Rosa, CA Dec 3-4, 1986

Real Estate Conference. San Rafael, CA Sep 12, 1986

Aug 22, 1986 **Dates from yellow Day-timer sheet**

California Society CPAs Education Division: 704(b) partnerships. San Francisco Aug 2, 1986

Apr/30/1986 **Dates from yellow Day-timer sheet**
Feb/10/1986

California Society CPAs Education Division: Advanced comp & review update. San Francisco Nov 12, 1985

California Society CPAs Education Division: _____ . San Francisco Nov 1, 1985

California Society CPAs Education Division: Advanced personal financial planning. Sep 1985 – Apr 1986

Nov 21-22, 1985

Sep 14-16, 1985

Sep 9-10, 1985

Dates from yellow Day-timer sheet

Unitax Tymshare Computer Service: Seminar unimaps. Emeryville, CA Sep 10, 1985

Golden Gate University: Fiduciary Taxation. San Francisco Spring 1985

California Society CPAs Education Division: Personal financial planning: Intro to financial planning. Jan 1985

Pension Seminars of Sacramento: 401(k) review. Nov 1984

California Society CPAs Education Division: Law firm service to clientele: service to law firms. Oct 1984

California Society CPAs Education Division: Accounting principles refresher: APB/GAAP update. Oct 1984

California Society CPAs Education Division: Tax law conference: DRA 84 update. San Francisco Aug 1984

Applied Data Systems, Inc: Accountants microsystems incorporated general ledger financial reporting seminar. San Rafael, CA May 2, 1984

Executive Incentive Programs: Pension plan review. Larkspur, CA May 1984

Unitax Tymshare Computer Service: Computer refresher. Santa Rosa, CA Dec 1983

Golden Gate University: Taxation of corporations and shareholders. Fall 1983

Executive Incentive Programs, Inc: Current events affecting pension and profit sharing plans seminar. Larkspur, CA Sep 23, 1982

Executive Incentive Programs, Inc: Current events affecting pension and profit sharing plans seminar. Larkspur, CA Jul 21, 1982