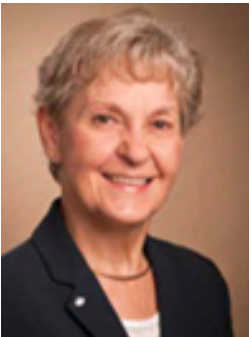


## Investment Committee



**Chris Kim, AAMS<sup>®</sup>, CFA<sup>®</sup>, CFP<sup>®</sup>, Chief Investment Officer**

Chris is responsible for the administration and management of the multi-billion dollar investment portfolios and overall investment program, including establishment and maintenance of sound investment policies in conjunction with the Investment Committee. He supervises and leads an internal team of professionals who research external money managers. Chris received his MBA degree with a dual major in Finance and Decision Science from the J.L. Kellogg Graduate School of Management at Northwestern University, and his Bachelor of Science degree from Michigan State University.



**Cathy L. Haupt, CTFA, CFP<sup>®</sup>, Vice President and Trust Officer, Tompkins Trust Company**

Cathy has more than 20 years of experience working for Tompkins Trust Company, and previously, spent 12 years in the health insurance industry. Cathy is a Certified Financial Planner<sup>®</sup> and has met the requirements for the designation of Certified Trust and Financial Advisor.



**Stephen C. Krauss, CFA<sup>®</sup>, Vice President and Senior Wealth Advisor**

Stephen is responsible for building new client relationships and identifying the appropriate investment strategies to work toward meeting their specific needs. Steve works closely with an internal team of financial planners and analysts to provide a variety of strategies focusing on wealth management, financial planning, risk management and tax planning. He holds the FINRA Series 7 and 65 registrations with LPL Financial and is a Chartered Financial Analyst<sup>®</sup>. Steve has more than 25 years of experience in financial services as a Portfolio Manager, Analyst and Business Development Specialist.



**Brian J. Murphy, CIMA<sup>®</sup>, Vice President, Manager of Investment Strategy Research**

Brian is responsible for creating and maintaining efficient and effective investment management offerings for Tompkins' clients. He also coordinates Tompkins' Investment Committee operations by performing the research, due diligence and investment analysis. He holds the FINRA Series 7 and 66 registrations with LPL Financial and has obtained his Certified Investment Management Analyst<sup>®</sup> designation.

(more)



**Andrew M. DeFran, CRPC® , Senior Portfolio Manager**

Andrew manages the portfolios of trust clients by maintaining proper asset allocation through trading with consideration to tax consequences and cash flow needs. As a member of the Investment Committee, Andrew works with the group to evaluate Tompkins Strategies Model Portfolio holdings through constant monitoring and research. Andrew works closely with the CIO, Chris Kim, to administer the Tompkins Financial Advisor's investment program in a supporting capacity. Andrew received his bachelor's degree in business administration from Western Michigan University.



**Matthew Fox, Trader/Analyst**

Matthew is responsible for conducting traditional investment research and technical analysis research to help the investment committee arrive at the right investment decisions, and trading clients' portfolios to implement the investment decisions set by the committee. He is a graduate of Ithaca College, where he obtained both his master's and bachelor's in business administration with a double concentration in finance and management and minor in economics. He began his financial career as a financial news reporter for TheFlyOnTheWall.com where he reported breaking news updates on the intraday movement of stocks.



**Elizabeth Hakiel, VP, Senior Wealth Advisor**

Ella is responsible for building new client relationships and identifying the appropriate investment strategies to address their specific needs. Prior to joining Tompkins, Ela served as a global investment specialist with the J.P. Morgan Private Banking team in upstate New York. Prior to that, she was a consultant with Jones Lang LaSalle Americas, Inc., specializing in providing strategic advice to the largest Fortune 500 firms across North America. She holds a Master of Business Administration, with concentrations in finance and corporate accounting, from the William E. Simon School of Business at the University of Rochester. She completed her undergraduate studies in economics at the University of Rochester and she holds the FINRA Series 7 and 66 Securities registrations with LPL Financial.



**Victor Hugo Marin**

Victor Hugo works with clients to identify their wealth management and financial planning needs while collaborating with a team of financial planners and analysts to deliver superior client service. Prior to joining Tompkins, he worked in commercial banking and interest rate risk management at Wells Fargo Bank. Victor Hugo brings over five years of industry experience to his new role. He attended Carnegie Mellon University, where he received his bachelor's degree in business administration with a minor in computational finance.



**Anthony Gugino, CFP®**

Anthony is an executive vice president and senior wealth advisor for Tompkins Wealth Advisors. In this role, Tony leads strategic initiatives and builds client relationships. With his BS degree from St. John Fisher College, he began his career in the financial services industry in 1982 and has a strong background in comprehensive financial planning, with a concentrated practice in wealth management. He is a Certified Financial Planner (CFP®) Practitioner and holds the FINRA Series 7, 66, 24 and 27 registrations with LPL Financial. He also holds a New York State Life, Accident and Health Insurance license.