

# Thomas Meringolo

908-770-1300

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New Rochelle, NY

## **SUMMARY:**

Accomplished compliance and risk professional with over 19 years experience in various segments of the financial industry. Skilled at mitigating risk by analyzing appropriate reviews and approvals. Demonstrated ability to successfully manage multiple projects simultaneously with deadlines.

## **EXPERIENCE:**

### **City National Rochdale**

**2018 – Present**

Assistant Vice President – Senior Compliance Analyst – Wealth Management Compliance

- Identify and recommend solutions to deficiencies detected from monthly, quarterly, biannual and annual reviews
- Complete and update due diligence brochures in order to satisfy new due diligence questionnaires while enhancing outdated compliance manuals by updating critical policies and procedures
- Ensure identified deficiencies are promptly addressed and effectively resolved while simultaneously documenting issues and providing persuasive communications for change
- Review and document compliance with the firm's code of ethics and personal trading policy while also approving marketing material requests within a 24 hour turnaround
- Manage and support periodic operational regulatory filings, including monthly and quarterly metrics for operational incidents, open issues and actions
- Improve the overall effectiveness of the compliance team by developing new and enhanced compliance testing procedures to ensure firm compliance with Rule 206(4)-7

### **Morgan Stanley**

**2015 – 2018**

Assistant Vice President – Wealth Management Operations Compliance / Communications Review Group

- Managed Wealth Management Lessons Learned remediation programs from start to finish while drafting and reviewing risk-based compliance program policies and procedures
- Delivered monthly presentations highlighting compliance assessments along with occurrences and remediations
- Reviewed and ensured Financial Advisor created sales, marketing, and advertising materials conform with regulatory requirements and firm policies, procedures and guidelines
- Made certain that compliance policies are understood and being practiced by the business control units and ensured accuracy of reported compliance issues regarding documentation of details and taxonomy
- Supported the firm's social networking initiatives by reviewing and approving profiles, status updates, tweets, etc.

### **Barclays Capital, Inc.**

**2014 – 2015**

Associate Vice President – Investment Advisory Compliance

- Processed Code of Ethics trade reviews and created tracking logs with patterns of registered investment advisor's trading activity to identify and prevent conflicts of interest and the misuse of confidential information
- Completed weekly surveillance analysis on securities activity in investment advisory accounts in order to identify unsuitable options transactions, fee-based commissions charged, FX activity, agency-cross and principal trades
- Monitored client's investment advisor accounts for possible manipulation of assets under management (AUM)
- Created monthly surveillance reports that identified patterns of gains and losses in investment advisory accounts
- Conducted reviews to insure compliance with Rule 206(4)-7 under The Investment Advisors Act of 1940 and updated compliance manual, policy and procedure drafts

**AIG Advisor Group****2008 – 2014**

## Compliance Analyst

- Investigated qualifications and suitability of Corporate and Independent advisors before approving requests to practice as Investment Advisory Representatives
- Confirmed Licensing and State Registration requirements before processing U4 / U5 Amendments for new and existing employees requesting Investment Advisory registration
- Conduct ad hoc branch audits to insure compliance with Rule 206(4)-7 under The Investment Advisors Act of 1940
- Identified and reported current and potential violations of The Investment Advisors Act of 1940, The Investment Company Act of 1940, The Securities Exchange Act of 1934, and The Securities Act of 1933
- Performed due diligence on advisor's Non- Discretionary Investment Advisory and Financial Planning requests
- Conducted surveillance on registered advisor activities including Anti-Money Laundering (AML) and trends with: Variable Life, Variable Annuities, Fixed Income, Unit Investment Trusts, Mutual Funds, and Stock investments
- Gathered information to create, deliver and resolve waiver requests with state financial offices for Investment Advisory Representatives

**Independent Financial Marketing Group, Inc.****2007 – 2008**

## Surveillance Analyst

- Developed statistical analyses of trends, incidents reported to supervision, and the resolution of cases
- Performed AML reviews monitoring, investigating and reporting suspicious transactions
- Processed Know Your Client (KYC) clearance under USA Patriot Act

**AXA Equitable****2006 – 2007**Compliance Analyst, *AXA Distributors, LLC*

- Logged and assigned marketing materials for compliance review
- Performed initial advertisement review on each submission by brokers and reported necessary updates
- Coordinated with marketing department to set priority lists

Client Services Representative, *AXA Advisors, LLC*

- Resolved problems for AXA representatives nationwide (amended information, clarified laws and regulations, etc.)
- Assisted retail clients' requests to fulfill requirements with their brokerage accounts
- Satisfied check, wire, and transfer requests

**Smith Barney****2001 – 2005**

## Financial Planning Specialist

- Built investment proposals including illustrations for high net worth clients, many with over \$150 million invested
- Maintained portfolio investment models for clients insuring specific diversification

**EDUCATION:**

University of Delaware, Bachelor of Science

Major: Consumer Economics

**COMPUTER SKILLS:**

Microsoft Office (Excel, Word, Access, PowerPoint, &amp; Outlook), FINRA Web CRD, SharePoint, NetX360, FEI,

OneView, Vision 2020 Advisor Portal, Vision 2020 Backoffice, Reuters, Bloomberg, RECAP, T360

**CERTIFICATIONS:**

Series 24, General Securities Principal

Series 7, General Securities Representative

Series 63, Uniform Securities Agent State Law

Life Insurance Agent Certification (NY) – Variable Life / Variable Annuity