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## FINANCIAL SERVICES & FIN-TECH

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Young America Capital is a nationally recognized broker-dealer and investment bank providing companies and investors with advisory services across a focused range of disciplines. The firm concentrates its activities on industries in which its professionals have substantial experience.

We deliver sound advice, first class execution and superior results by leveraging our finance expertise, deep industry knowledge and the personal commitment of each senior member of the firm. The firm's principals have substantial experience with major investment banking and asset management firms. Over one third of our 40 member team have attained their Series 24 Managing Principal status.

Our Financial Services & Fin-Tech team has transaction extensive experience and a lifetime of contacts and relationships in the industry, which we leverage to maximize the probability of success and the valuations received for our clients.

### Service Offerings:

#### **PUBLIC AND PRIVATE PLACEMENT OF EQUITY & DEBT**

Our professionals have extensive experience in the placement of private equity and debt to both institutional and retail investors. Capital is typically deployed to finance working capital, fund the expansion of financial technology market, provide liquidity to shareholders, and to stabilize the capital structure.

#### **MERGERS AND ACQUISITIONS**

Our team has extensive experience as buy-side and exclusive sale advisor; as well as with the acquisition or sale of distressed businesses and assets, including identifying opportunities across the sector for value enhancing consolidation opportunities. We have served as advisors to various financial institutions on strategic options, especially with solutions that help minimize potential losses and provide a suitable risk management infrastructure for our clients.

#### **RESTRUCTURINGS**

We possess financial and strategic experience specific to the financial services sector. Services include balance sheet restructurings and tax strategies, in-court and out-of-court restructurings, and bondholder negotiations.

#### **FAIRNESS OPINIONS**

We provide Fairness Opinions under FINRA Rule 5150 which relates to transactions between affiliated entities wherein conflicts of interest could arise between related parties.



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Young America Capital's team has extensive Financial Services and Fin-Tech Capital Raise and M&A experience. A few recent client engagements are summarized below:

- Advising [www.CryptoOracle.io](http://www.CryptoOracle.io) on a \$1.5M equity raise closed 1Q18, to fund launch of a \$100M+ Cryptocurrency fund and related ICO.
- Advising [www.Crypto-Asset-Management.com](http://www.Crypto-Asset-Management.com) on LP raise for its Cryptocurrency hedge fund.
- Advised [www.UAIG.net](http://www.UAIG.net) on a \$45M equity/debt capital raise closed 4Q17/1Q18. Auto insurance company – Florida market.
- Advised [www.iatai.com](http://www.iatai.com) on a \$5M debt capital raise closed 4Q17. Merchant processing and mobile payments technologies.
- Advising [www.HedgeCoVest.com](http://www.HedgeCoVest.com) on a \$5M capital raise. Hedge fund replication asset management platform.
- Advised [www.FirstTrinityFinancial.com](http://www.FirstTrinityFinancial.com) on a \$30M capital raise. Life and annuity insurance company.
- Advised [www.Clearable.com](http://www.Clearable.com) on a \$10M equity capital raise. Blockchain based Derivatives Clearing House.
- Advised [www.Transaction.com](http://www.Transaction.com) on a \$3M equity capital raise. B2B payment platform.
- Advised [www.Axialmarkets.net](http://www.Axialmarkets.net) on a \$15M equity capital raise. B2B M&A and Capital Raising deal-flow portal.
- Advised [www.Ammado.com](http://www.Ammado.com) on a \$10M capital raise. Online donation/fundraising platform.
- Advised [www.CGI-NA.com](http://www.CGI-NA.com) (subsidiary of Societe Generale) on the sale of \$300M+ boat loan portfolio.
- Advised [www.ActiveFundingGroup.com](http://www.ActiveFundingGroup.com) on \$50M of debt financing. Hard money lender.
- Advised Clear Trade on a \$40M capital raise. Purchased by Deutsche Bourse. OTC derivatives exchange.
- Advised Surface Exchange on a \$20M capital raise. OTC foreign currency options exchange.
- Advised [www.LendingClub.com](http://www.LendingClub.com) on \$100M+ debt financing. One of the largest online lending portals.



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### **Peter Formanek, Managing Partner**

Peter has 30+ years of experience advising fund managers, family offices and companies. He has been involved in 300+ transactions over the course of his career and is also involved in the private equity field providing deal origination, fundraising, operations and COO/CFO level expertise and guidance. Prior to establishing Young America Capital, Peter was CFO of Southern Cross Group, which has raised \$2B+ of AUM over four funds. Peter is also the Managing Partner in a wealth management focused CPA firm. He began his career as a Financial Analyst with Spear, Leeds & Kellogg (now part of Goldman Sachs) and as Analyst/Database Administrator at Donaldson, Lufkin & Jenrette. Peter received his BS in Accounting, magna cum laude, and an MBA in Finance from the University of Bridgeport. FINRA licenses 7, 24, 28, 63, 79, 99.

### **Omar Brown, Managing Director**

Omar has 25+ years of experience in financial services as a senior manager at Merrill Lynch & Co, Bank of America, Cowen & Co, BTIG and RedTail Capital markets. He has managed debt and equity risk in management roles in the convertible bond and exchange traded funds businesses. Prior to Young America, Omar was an active advisor and investor (endowment and hedge fund) in the alternative investment space with transaction history in both equity and debt products across all major industry groups. Omar received his BS in Economics from Amherst College. FINRA licenses 7, 63, 24.

### **Sasson Posner, Managing Director**

Sasson has originated, structured and distributed structured credit and structured insurance/reinsurance products throughout his career at Centre Re, Lehman Brothers, Willis Re, and Deutsche Bank, where he was most recently for the last 10 years and was a managing director at the Pension & Insurance Risk Markets group. Sasson holds a B.S. from Rochester Institute of Technology (RIT) and an MBA from the University of Chicago. FINRA licenses 7, 24, 63.

### **Eric Kramer, Managing Director**

Eric has 17+ years of experience at Goldman Sachs in leveraged finance sales, equities sales & trading, and electronic trading sales, primarily covering the hedge fund world. Eric received his BA in Economics, magna cum laude. FINRA licenses 3, 7, 9, 10, 55, 63.

### **Kevin Rickman, Associate**

Kevin started his financial services career as a cross border financial analyst at New York Bay Capital, a boutique investment bank. He gained valuable transaction experience in M&A, debt, and equity capital raises. As an early believer in block-chain technology, Kevin has extensively researched U.S., some international law, ICO structures and business incorporation, technology, and actively follows the evolving global regulation, and markets. He has personally invested in 10+ cryptocurrencies. Prior to earning a position at Young America Capital, Kevin established KAR Investments, an LLC for investments which included equities, equity options, tax liens, cryptocurrency, and preferred equity shares in a rapidly growing SAAS company. Kevin maintained KAR Investments throughout his academic tenure at Columbia University, New York, where he earned a BA in Financial Economics.