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Esoteric Advisors
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Introduction

I am the President and Owner of Esoteric Advisors, a collaborative consulting and expert witness firm specializing in unique areas within financial services. Additionally, I am the Founder and Owner of Wealth Innovation, a Registered Investment Advisor firm.

Experience

Esoteric Advisors (2017-Present)

Consultant, Expert Witness, Owner

- Consult and testify on various matters, including trust and testamentary disputes, fiduciary responsibilities, broker-dealers, registered investment advisors, banking, lending, and cross-border financial situations.
- Provide expertise in specialized and diverse financial areas such as investments, real estate, closely held assets, private equity, hybrid securities, risk management, complex lending, and employee-management practices and disputes.
- Interpret case-specific facts while serving as an expert consultant, advisor, and witness, often collaborating and coordinating with other expert professionals.
- Admitted as an expert witness in state court for trial and in a separate case for a written court-admitted affidavit. Served as a FINRA arbitration consultant and designated as an expert witness at the 20-day pending arbitration deadlines; arbitrations settled prior to the hearings.
- Worked on numerous fraud cases, providing opinions on the role and responsibilities of financial institutions, fraud detection and prevention, fiduciary responsibility, and the duty of care for individuals vulnerable to financial abuse and manipulation.
- Consult with closely held investment companies and family wealth offices on governance and best practice management, including fiduciary roles and responsibilities.

Wealth Innovation (2017-Present)

Owner, Managing Member (August 2022-Present)

- Founder and Chief Investment Officer of a Registered Investment Advisory firm; oversee, implement, maintain, and rebalance client portfolios.

Self-Employed Investment Advisor Representative (June 2017-Present)

- Create, monitor, and manage investment portfolios.

Wealth Advocacy (2017-2022)

Principal and Consultant

- Provided financial consultancy and governance to businesses and professionals.
- Collaborated with other specialized professionals to develop optimal client solutions.
- Worked to foster and evolve the vision and values of both individuals and organizations.

Wells Fargo Bank (1991-2017)*Senior Private Banker-Team Leader, Montecito Wealth Advisor (2005-2017)*

- Worked with a team of highly trained professionals in a complex ultra-high-net-worth market, managing a substantial asset portfolio which generated significant revenue; provided tailored wealth solutions to a diverse range of individuals, families, and businesses.
- Delivered complex planning solutions, including trust and entity administration, often collaborating with external professionals such as accountants and attorneys.
- Worked with a multidisciplinary team including portfolio managers, trust officers, private bankers, financial advisors, private mortgage banker, and support staff, along with a business banking officer and a fully staffed retail branch office.
- As a district manager and team leader, I partnered with various organizational leaders to build out a unique hybrid Montecito Wealth office.

District Manager (1996-2005)

- Oversaw multiple offices with over five hundred employees, managing sales, compliance, operations, loan oversight, and human resources.
- Managed multiple lines of business, such as business banking, premier banking, securities and insurance licensed bankers; coordinated with management leaders across various other lines of financial service business.
- Responsible for regulatory, operational and compliance oversight, including law enforcement and occasional cross-border matters.

Branch Manager (1991-1996)

- Managed various retail offices, including opening a *de novo* office.

Santa Barbara Savings, Santa Barbara Federal (1987-1991)*Regional and Transition Specialist; Branch Manager*

- Oversaw compliance across twenty-two retail offices. Hired, trained, and managed operational staff. Conducted branch audits and training sessions with staff to ensure proper cash controls, budgeting, and operational efficiency.
- Managed a staff of twenty-three employees of a retail bank office.

Education

- Finance and Banking Graduate, Pacific Coast Banking School
- Bachelor of Arts in Political Science, California State Polytechnic University, Humboldt

Certifications

- Certified Trust and Fiduciary Advisor (CTFA), American Bankers Association
- Certified Fraud Examiner (CFE), Association of Certified Fraud Examiners

Licenses

- Series 7 now a Series 7TO under FINRA MQP; Series 66 as an IAR with Wealth Innovation
- California Real Estate License; California Health, Life, and Disability Licenses

Organizations

- Voting Member of the Securities Experts Roundtable
- Member of the Association of Fraud Investigators and Board Member of the local Central Coast chapter