

James M. Garber, CFA[®], AIF[®]
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Managing Member | Process Design Capital Management, LLC

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Managing Member | Bleeker Consulting, LLC



Summary

Mr. Garber has over 30 years of financial experience with management of 401k plans, securities, investments, fixed, variable, fixed indexed annuities, financial planning and all monitoring required.

He has served in a professional capacity as a financial advisor, investment fiduciary and supervisor at several wire houses and 2 RIAs. He currently serves as a managing member/co-owner Process Design Capital Management, LLC a Registered Investment Advisor (RIA). Mr. Garber is also managing member of Bleeker Consulting, LLC, an expert witness firm.

Mr. Garber has many years of experience in 401k plan management. His CFA[®] and AIF[®] designation along with the management of many 401k plans, he has developed extensive experience with the rules and regulations of plans. He is familiar with DOL and IRS rules and regulations regarding these plans. He has, with authority, helped companies install and/or manage 401k plans that follow all rules and regulations of the federal government to avoid potential lawsuits, fines and poor plan performance. His expertise has enabled these plans to be “managed for the sole benefit of the participants,” which is required by law.

Mr. Garber has been a financial advisor and has experience with individual and institutional accounts for over 30 years. His expertise includes all aspects of advice which includes security selection, portfolio management and financial planning and continuing monitoring that is required by a fiduciary. Additional expertise includes suitability, fiduciary standards and financial mismanagement among others.

Mr. Garber serves as a FINRA[®] arbitrator where he hears industry and public disputes concerning breach of fiduciary duties, negligence, failure to supervise, misrepresentation, breach of contract, monetary damages, and employment issues. As an unbiased arbitrator, Mr. Garber renders final and binding decisions after carefully weighing the facts of each case.

Professional Experience

- 2020-2021
 - Expert Witness for plaintiff on alleged breach of fiduciary duty
- 2021-PRESENT
 - Expert Witness and Damages Expert for plaintiff on alleged breach of duty in a 401k plan.

- 2019-PRESENT
 - Owner Bleeker Consulting, an Expert Witness consulting firm
- February 2014-PRESENT
 - Co-Owner Co-Chief Investment Officer, Process Design Capital Management, LLC. a Registered Investment Advisor
- July 2012-February 2014
 - Co-Chief Investment Officer at Vora Wealth Management, LLC, a Registered Investment Advisor
- November 1995-July 2012
 - First Vice President-Investments, Wells Fargo Advisors, Prudential Securities. Prudential Securities was acquired by Wells Fargo in 2003
- September 1993-November 1995
 - First Vice President, Rauscher, Pierce, Refsnes
- September 1988-September 1993
 - First Vice President, Kidder Peabody
- June 1986-March 1987
 - Registered Representative EF Hutton
- December 1980-April 1984
 - Registered Representative Paine Webber

Industry Examinations & Licenses

- Series 65 - Uniform Investment Adviser Law Examination
- Series 63 - Uniform Securities Agent State Law Examination
- Series 31 - Futures Managed Funds Examination*
- Series 7 - General Securities Representative Examination*
- Series 5 - Interest Rate Options Examination*
- Arizona Commerce Department – Resident Insurance Producer: Life and Health and Annuities*

* No longer registered or affiliated with FINRA, Registered Representative or insurance licensed.

Education

- B.A. Economics, University of Minnesota

- Chartered Financial Analyst, CFA®-CFA Institute

Publications Authored in Previous 10 Years

- James M. Garber & Sean R. Balog, *Two Guys & Your Money*, VORA WEALTH MANAGEMENT, PLLC, September 10, 2012.
- James M. Garber & Sean R. Balog, *2nd Quarter 2013 Recap*, Vora Wealth Management, PLLC, July 2013.
- James M. Garber, *Investing in Energy in America*, PROCESS DESIGN CAPITAL MANAGEMENT, LLC, July 2014.
- James M. Garber, *Investing in Energy in America: Part II*, PROCESS DESIGN CAPITAL MANAGEMENT, LLC, August 2014.
- James M. Garber & Sean R. Balog, *Two Guys & Your Money*, PROCESS DESIGN CAPITAL MANAGEMENT, LLC, October 14, 2014.
- James M. Garber & Sean R. Balog, *Two Guys & Your Money*, PROCESS DESIGN CAPITAL MANAGEMENT, LLC, November 20, 2014.
- James M. Garber & Sean R. Balog, *Energy in America Part III*, PROCESS DESIGN CAPITAL MANAGEMENT, LLC, December 2014.
- James M. Garber, *Deflation – The Market’s Worst Nightmare*, PROCESS DESIGN CAPITAL MANAGEMENT, LLC, January 2015.
- James M. Garber & Sean R. Balog, *Are Dividends Really That Important?*, PROCESS DESIGN CAPITAL MANAGEMENT, LLC, February 2015.

- **Public Appearances and Publications**

- Daily one hour radio show on KFNN 1510 AM in Phoenix 2003-2011
- Numerous podcasts available on the internet and on our website www.processdesigncapital.com
- Numerous articles and posts on our website and LinkedIn
- Given many seminars on investments

Areas of Expertise

- Annuities – Fixed, Fixed Index and Variable
- Breach of Fiduciary Duty
- Broker-Dealer & Registered Representative Sanctions

- Broker & Investment Adviser Fraud
- Churning/Excessive Trading
- Investment Management Damages
- Out of Pocket Damages
- Compliance Obligations for RIAs & Broker-Dealers
- Due Diligence
- Ethical Considerations
- Exchange Traded Funds (ETFs) & Mutual Funds
- Failure to Supervise
- Fiduciary Standard of Care & Responsibility
- Financial Exploitation of Seniors and Vulnerable Adults
- Fixed income – Corporate Debt, Mortgage Bonds & U.S. Gov't Treasuries
- Leveraged and Inverse ETFs
- Margin Investing
- Misrepresentation
- Negligence
- Non-traded REITS
- Omission of Facts
- Options – Equity & Index
- Securities Fraud
- Structured Investments
- Suitability – FINRA Rules 2090 & 2111
- Target Date Funds
- 401k Mismanagement

Training

- CFA® Institute-3-year program-1998
 - Ongoing continuing education
 - Level 2 test grader, Charlottesville, VA
 - Textbook and academic paper editor

- Fi360 Inc. Center for Fiduciary Studies™
 - Accredited Investment Fiduciary Training-2014
 - Ongoing yearly continuing education

- FINRA Dispute Resolution
 - Arbitration training-2019

Affiliations

- CFA® Society Phoenix
- CFA® Institute
- Fi360 Inc, Center for Fiduciary Studies™
- FINRA Dispute Resolutions-Arbitrator