

Frank A. Cappiello is one of the country's leading financial analysts. He is an expert on the national economy and a recognized authority on investments. Cappiello's background in economics is extensive. For more than 12 years he was Chief Investment Officer for an insurance holding company, with overall responsibility of managing assets of \$800 million. Prior to that, Cappiello was research director of a major stock brokerage firm. Subsequently, he was president of an investment counseling firm, McCullough, Andrews & Cappiello, Inc., providing asset management to individual and institutional investors. Cappiello is currently a Managing Director of Montgomery Brothers, Cappiello, LLC, an investment advisor with offices in Washington, DC and New York. He was a regular panelist on the award winning PBS television series Wall \$treet Week With Louis Rukeyser, having been a member of its Hall of Fame since 1991. He continues his panelist role on Rukeyser's subsequent show, Louis Rukeyser's Wall Street, on CNBC. Cappiello is a founder and past director of a small business commercial bank, The Bank of Maryland, which eventually became part of BB&T Corp, a \$44 billion bank holding company.

The author of four books, including Finding the Next Superstock, Cappiello has been a faculty member at Johns Hopkins University and is currently a Distinguished Visiting Professor of Finance at Loyola College in Maryland. He is a graduate of the University of Notre Dame and Harvard University's Graduate School of Business Administration.

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