**South Florida Regional Bios – Wolcott Wheeler edits**

**Don d’Adesky**

**Managing Director, International Client Advisor**

**Morgan Stanley**

Don is a Managing Director and International Client Advisor for The Americas Group at Morgan Stanley, which manages over $3 billion in client assets for high-net-worth individuals and financial Institutions primarily in the United States and the Caribbean. Don was recently recognized as a *Barron’s* Top 1200 Financial Advisor and a *Financial Times* Top 400 Financial Advisor. He began his career at Cantor Fitzgerald, and at Lehman Brothers, he covered institutional clients in the Americas. He went on to hold senior positions at Kidder Peabody/Paine Webber, Smith Barney, and Wachovia. At USC, Don was a member of the USC Marshall School of Business Entrepreneurship Program and earned a Bachelor of Science degree in Business Administration.

**Margaret C. Starner, CFP®**

**Managing Director**

**Raymond James**

For over three decades, Margaret has led the Starner Group of Raymond James & Associates, an invitation-only wealth management practice with approximately $600 million in assets under management. A graduate of Stanford University with a degree in economics, Margaret has been extensively quoted in various leading publications, including *Money*, *Fortune*, *Barron’s* and *The Wall Street Journal*. *Barron’s* has identified Margaret as one of America’s Top 100 Women Advisors (2007-2014) and one of America’s Top 1000 Advisors (2009-2014). Throughout her career, Margaret has been a strong advocate for women in the financial services industry. In 1992, she helped found the Raymond James Women’s Advisory Board, an internal organization focused on fostering opportunities for women at Raymond James.

**Ghislain Gouraige**

**Senior Vice President - Investments**

**UBS Wealth Management**

At UBS, Ghislain and his team at Gouraige, Kaplan, Ravinet provide institutional-level consulting to affluent families and individuals who have had a liquidity event, typically the sale of a privately owned business. He focuses on developing and implementing investment policy, asset allocation strategies, trust and estate planning, and lending solutions. Ghislain is a member of the UBS President's Council, a distinction awarded to the firm's top Financial Advisors in the country. He has been named one of *Barron's* Top 1000 Financial Advisors multiple times in his career. He received an honors B.A. in political science from the University of Pennsylvania and a J.D. from Harvard Law School.

**Patrick J. Dwyer, CFM**
**Managing Director**

**Merrill Lynch Wealth Management**

Pat joined Merrill Lynch in 1993 after receiving his M.B.A. from the University of Miami. In 1999, he became one of the first advisors to join a new division established to serve the needs of ultra-high-net-worth families, the Private Banking and Investment Group at Merrill Lynch. Today, Dwyer & Associates is regarded as one of the top ten advisory practices at Merrill Lynch worldwide. From 2007-2014, Pat was recognized by *Barron’s* as one of the Top 100 Financial Advisors in the nation and as theTop Florida Advisor in 2010 and 2011. He was recognized as the No. 2 Advisor in Florida in 2013. The *Financial Times* recognized Pat in its Top 400 Advisors List in 2014.

**Sanjan Dhody**

**Managing Director**

**Deutsche Bank**

Sanjan Dhody joined Deutsche Bank in 2005, where he advises ultra-high-net-worth families and institutions and works with key clients. Prior to Deutsche Bank, Sanjan worked with Citigroup's emerging market desk for two years in London, then spent ten years at Lehman Brothers, where he worked on the fixed income proprietary desk, and then managed money for ultra-high-net-worth families and middle-market institutions. Sanjan received his B.B.A. in Finance and Math (Hons) from St. Xavier’s College of Calcutta University in India and his M.B.A. in Finance from Richmond Business School in London. He is a member of the Chartered Institute of Management Accountants (CIMA) Level 1. *Barron's* recognized Sanjan as one of the Top Ten National Advisors for 2013.

**Louis J. Chiavacci**

**Managing Director**

**Merrill Lynch Wealth Management Group**

Louis is a Managing Director and a Private Wealth Advisor in the Private Banking & Investment Group of Merrill Lynch. He has provided wealth management advice to high-net-worth families for more than twenty years and is recognized as one of the nation’s top financial advisors by *Barron’s* (“The 100 Best Wealth Advisers”), *Registered Representative* (“America’s Top 50 Brokers”), and *Worth* Magazine (“Top 100 Wealth Advisors”), among others. Featured in R.J. Shook’s book *The Winner’s Circle IV*, he was most recently listed as the top Financial Advisor in the state of Florida by *Barron’s* Magazine. Louis attended the United States Naval Academy and holds an M.B.A. and B.S. with honors from Indiana University, where he was an Associate Instructor of Financial Accounting.

**Kurt F. Sylvia
Managing Director**

**UBS Private Wealth Management**

At UBS Private Wealth Management, Kurt and his Sylvia Group are dedicated to serving families of significant means with investment management, liability management, trust and estate planning, tax management, and philanthropic strategies. Kurt has over 20 years of experience in the financial services industry. *Barron’s* named him a Top 1200 Financial Advisor in the U.S in 2014; a Top 1000 Financial Advisor in the U.S. in 2010-3 anf 2011; and a Top 100 Financial Advisor in the U.S., *Barron’s* Winner’s Circle in 2006 and 2008. Kurt is a graduate of Providence College in Providence, RI, where he earned a bachelor’s degree in finance.

**Peter J. Raimondi, JD**

**Founder and Chief Executive Officer**

**Banyan Partners**

Peter founded Banyan Partners in 2006 with more than three decades of wealth management and investment expertise. He leads the overall strategic vision of the firm, one of the fastest growing RIAs in the country. In the past five years, Banyan has completed seven acquisitions and added over $4 billion in new assets. Banyan currently employs over 90 professionals throughout its eight regional offices. Peter has been recognized as one of *Barron’s* Top 100 Independent Advisors. Banyan now ranks as the 15th largest RIA in the country, according to *Financial Planning* Magazine. Peter earned a bachelor’s degree and J.D. from Boston University, where he served as Managing Editor of *The Probate Law Journal*.

**Adam E. Carlin**

**Managing Director - Wealth Management**

**Morgan Stanley Smith Barney**

Adam is a Managing Director of Wealth Management and Senior Portfolio Management Director at The Bermont/Carlin Groupat Morgan Stanley Smith Barney. He currently advises on approximately $1.9 billion in assets for high-net-worth individuals and families, endowments, pension funds, as well as profit and not-for-profit institutions. From 2006 to 2009, he was cited by *Research* magazine in its Winner’s Circle State-by–State ranking of the top advisors in America. In 2009, 2010, 2011, 2012, and 2013, *Barron’s* named him one of the top advisors in the country and in the state of Florida. He is also regularly cited in *Barron’s* prestigious Top Advisors Summit.