

Matriarch

WEALTH MANAGEMENT

2026 | STRICTLY CONFIDENTIAL | NOT FOR DISTRIBUTION

Building On A Legacy

At Matriarch, we believe Success is best when shared

Our Story

A Mission Built By **Our Nonna.**

Matriarch Wealth Management is built on the legacy of Nonna's Garden, a foundation established in honor of our grandmother - our matriarch - which supports Memorial Sloan Kettering Cancer Center. Our family's motto has always been, "Success is best when shared." Nonna's Garden and its contributions to MSKCC exemplify that ethos, and both are extremely important to the firm. We hope our association with Nonna's Garden inspires clients to realize their definition of success.

Our Promise

As an SEC-Registered Investment Advisor and fee-only fiduciary, we approach every relationship through collaboration, transparency, and trust. Our promise is simple: clients deserve advisors who sit beside them - partners fully aligned in their success.

Whether it is developing an investment plan to fund a way of life, preparing before receiving a meaningful gain, or building a legacy that supports future generations, we work side by side with clients to help them secure their vision of success.

About Nonna's Garden

In 2005, at the age of 78, my Nonna was diagnosed with T-cell lymphoma. The news was devastating for our entire family - her doctor gave her just three months to live, with no cure available. After intense research, all roads led to Memorial Sloan Kettering (MSK), where a clinical trial pill regimen offered a glimmer of hope. She began the trial, and three months later, scans showed the tumors were already shrinking.



Nonna went on to become the longest-living survivor of that clinical trial, living another 15 years. The following year, in 2006, our family founded [The Nonna's Garden Foundation](#) in her honor.

Nonna was the matriarch of our family. She grew up in Senerchia, Italy, in the province of Avellino. From a young age, she worked on her family's farm and never attended school. She couldn't read or write, but her wisdom ran deep. She poured her heart into her garden - the basil, tomatoes, peppers, and eggplant, nurturing it with endless care. She treated her family the same way: with love, patience, and devotion.

Those additional 15 years were a gift. Nonna's presence was the thread that wove our family together. She lived to meet several more great-grandchildren and could always be found with her flip phone in hand, ready for a call from one of us. To Nonna, family wasn't defined by blood alone - it was anyone she welcomed into her life. And to her, family was everything. You couldn't help but love her like your own Nonna.

We were blessed with the extra time and never took a single moment for granted. I will always be grateful for those years, for more homemade chicken cutlets, evening walks for ice cream, and the joy of having her watch me grow up and share in countless memories.

Nonna visited her church every day, donating a few dollars each time. Her faith and generosity inspired everything that followed. The Nonna's Garden Foundation embodies her spirit, giving selflessly and caring deeply for others. Since its inception, the Foundation has donated over \$100 million to cancer research, faith, health, and education, including a \$50 million commitment to Memorial Sloan Kettering on what would have been Nonna's 95th birthday in 2021.

The Matriarch Difference

Comprehensive wealth management for every stage of success.

Trusted Fiduciary

SEC Registered Investment Advisor and 100% Fiduciary. Always acting in your best interest with no exceptions.

Fee-Only, No Commissions

Independent, transparent, and fully aligned with your goals.

Private Investment Access & Deal Flow

Knowledge, access, and experience in private markets investing.

Tax Efficient Investment Approach

We design portfolios that intentionally realize capital losses and offset ordinary income, helping clients keep more of what they earn.

White Glove Service

A boutique, family-office experience centered on discretion, responsiveness, and genuine partnership.

Who We Serve

Founders + Business Owners

Entrepreneurs navigating growth, liquidity events, and what comes after. Deep expertise in QSBS, 1045 rollovers, exit planning, and turning business success into generational wealth.

Family Offices + Institutional Partners

Families whose wealth demands more than investment management. We integrate tax strategy, estate structure, and legacy planning into one cohesive family office framework built to endure across generations.

Ultra High Net Worth Families + Individuals

Institutional-quality wealth management delivered with a family office level of service - integrating investment strategy, tax optimization, and multigenerational planning for those with the most at stake.

CPG Founders + Executives

The creators behind leading consumer brands. We bring industry-specific expertise in liquidity management, corporate cash optimization, and exclusive private deal flow that few advisors can access.

Technology Entrepreneurs + Investors

Founders and investors navigating stock options, 83(b) elections, and concentrated positions. Precision execution with tax-aware, discreet wealth management from liquidity event through legacy.

Foundations + Philanthropic Entities

Inspired by Nonna's Garden, we help foundations and charitable organizations align investment strategy with mission - growing philanthropic capital with purpose - measurable, lasting impact.

Our Service Offerings



Family Office Advisory + Legacy Planning



**Customized Investment Management +
Portfolio Construction**



Business Owner Liquidity + Exit Planning



Private Investment Access + Deal Flow



Concentrated Position Management



Comprehensive Wealth Planning



**Advanced Tax Planning + Optimization
(QSBS + Beyond)**



**Corporate Cash Management + Debt
Solutions**



Legacy, Trust + Philanthropy Strategies



Private Stock Lending

Our Investment Philosophy



The Endowment & Foundation Model

- An institutional approach typically reserved for endowments and family offices

Our portfolios target a diversified pool of assets with an emphasis on low correlation to minimize risk and optimize returns. Balance is key and we divide portfolios into three buckets of wealth for clients to meet their goals:

Liquidity

- Covers 1-3 years of living expenses and near-term capital needs
- Provides immediate, daily access to funds without disrupting long-term strategy
- Targets capital preservation with a cash-plus return profile and minimal volatility
- Investments: U.S Treasuries, short duration corporate bonds, higher yielding fixed income

Core

- The primary wealth-compounding engine of the portfolio, with a 5-year investment horizon
- Fully liquid, buy and hold approach designed to generate equity like returns over the holding period
- Active, systematic tax loss harvesting embedded into portfolio management to maximize after tax returns- a cornerstone of the Matriarch investment approach
- Selective blend of passive and active strategies optimized for cost efficiency, downside protection, and tax alpha
- Investments: Core and growth equities, high income structured products, and municipal bonds

Growth

- Long-term generational wealth arm of the portfolio with an 8+ year investment horizon, designed to fund future generations, not current lifestyle
- Focused exclusively on illiquid, institutional-quality private market opportunities
- Targets returns in the high teens, consistent with an endowment and foundation model
- Investments: Private equity, venture capital, private credit, infrastructure, real estate, and hedge funds

Our Founder



Stephen Santangelo, CFA, CAIA

Founder & President

Stephen serves as the Founder and President of Matriarch Wealth Management and brings more than 10 years of experience working with ultra-high-net-worth clients.

Prior to founding Matriarch Wealth Management, Stephen worked with The Founders Group at UBS, serving as their Chief Investment Officer, overseeing \$1bn in AUM for ultra-high-net-worth clients and family offices. His primary responsibilities as team CIO included portfolio construction, implementation, monitoring of investment portfolios, manager due diligence, trading, and performance analytics. Before his time at UBS, he spent five years at J.P. Morgan. He was an Investment Specialist in the J.P. Morgan Private Bank serving ultra-high-net-worth clients and families. He also served four years as an Equity Research Analyst at J.P. Morgan covering their proprietary funds business with a focus on the FinTech and Payments sectors. Stephen started as a Junior Portfolio Manager for the \$10bn U.S. Analyst Fund strategy.

Stephen graduated from the University of Maryland with a dual degree in Finance and Business Management. He also holds the Chartered Financial Analyst (CFA) designation as well as the Chartered Alternative Investment Analyst (CAIA) designation, reflecting his expertise in both public and private markets. Additionally, he holds a Certificate in Financial Planning from Kaplan University. Outside of the office, Stephen enjoys horse racing, St. John's basketball and is currently working on his golf game.

Meet the Team

Management & Leadership



Stephen Santangelo, CFA, CAIA
Founder & President



Joseph Rodriguez

*Director of
Operations*



Kathryn Santangelo

*Director of
Marketing*



Bob Shea

*CIO, Dynasty
Investment*



Marcus Wilson

*SVP, Dynasty
Investment*



Jaycee Kertzman

*VP, Dynasty
Investments*

Private Investment Access & Deal Flow

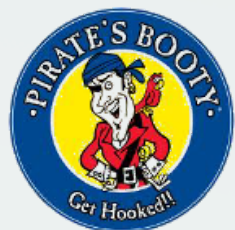
Access is everything, especially given the liquid investment side of investing is highly commoditized. At Matriarch, our edge and value add is our knowledge, access, and experience in private markets investing. We are fortunate to work closely with [Mike Repole](#) and his family office, [Driven Capital Management](#).

An Extension of Matriarch

Mike was the Co-Founder of Glacéau (vitaminwater and smartwater) and BODYARMOR Sports Drink, and has been involved in other brands such as Pirate's Booty and Kind Bars.

Our partnership with Driven Capital elevates our offering and allows our clients to truly access an institutional level of wealth management.

GLACÉAU
vitaminwater



BODYARMOR



NOBULL



JUNKLESS

The Private Equity Arm of Mike Repole's Family Office. Impact provides financial and intellectual capital from experienced entrepreneurs, operators, and brand builders with multibillion dollar exits. Impact is actively supporting NOBULL, TB12, JUNKLESS, and The United Football League (UFL).



The Private Real Estate Arm of Mike Repole's Family Office. Journey is a real estate investment manager that utilizes a comprehensive data driven approach to identify attractive investment opportunities with the objective of optimizing value for investors. Journey believes that demographic trends and structural shifts to behavioral patterns will drive demand for certain real estate throughout the United States. They seek to capitalize on this investment philosophy in markets where they have a high level of conviction. Journey Capital will acquire, develop, and asset manage multifamily, industrial, and mixed-use properties.

Your Wealth Management Experience



1

Initial Discovery

Our discovery process focuses on understanding your priorities and goals in order to better support them.



2

Personal Wealth Strategy Meeting

Once we understand your unique situation, we can help you develop a personalized wealth plan



3

Welcome to Matriarch

Next, we put that plan into action by constructing a portfolio that complements it. This phase involves an official onboarding as well as any account transfers required to begin implementing your plan.



4

On Going Proactive Service

Your Investment Advisor will stay in touch with you, keeping you up to date on what matters to you.



5

Regular Review Meetings

To ensure your wealth plan evolves as you do, we'll regularly review your priorities with you, helping you stay on track with your goals.

Resource Partners



Dynasty's fully customizable technology platform gives Matriarch end-to-end business support from a proven team, plus unrivaled strength access to distinctive products, enabling us to offer our clients more efficient, cost-effective and comprehensive service. Dynasty's relationships with the premier portfolio manager, research firms and other providers allow us to deliver objectivity, transparency and trust.



Matriarch does not hold client assets. We have chosen Schwab Advisor Services, an affiliate of Charles Schwab & Co, Inc. Schwab's size and experience, financial strength and its range of outstanding services make it a compelling choice to safeguard your funds. With more than \$2 trillion in client assets, Schwab is the market leader of custodial, operational and trading support to professional wealth management firms like ours. Through its subsidiary Charles Schwab Bank, an FDIC insured institution, Schwab offers direct deposit, online bill pay, check writing, debit cards, Apple Pay link and more.



Addepar empowers investors and advisors to navigate the increasingly complex world of investment management. Addepar features data aggregation and reconciliation, portfolio analysis, a client-centric reporting experience, integrations and API. Hundreds of single and multi-family offices, wealth advisors, large financial institutions, endowments, and foundations manage \$2 trillion of assets on the Addepar platform.



Halo Investing is an award-winning technology platform that disrupts how protective investment solutions are used worldwide. Headquartered in Chicago, with offices in Abu Dhabi and Zurich, Halo is democratizing access to investment solutions that were previously unavailable to most investors, including structured notes, buffered EFTs, and annuities.



Another of our resource partners is eMoney Advisor, the leading scalable wealth management technology developed for financial advisors. Rooted in collaborative financial planning, eMoney represents cutting edge technology that we will use to your benefit.



RSM is a leading provider of audit, tax, and consulting services to middle-market businesses and family offices. Many of our clients rely on RSM for their tax and family office needs, and we work side by side with their advisors to integrate investment strategy, tax planning, and family office structuring — helping clients build institutional-grade infrastructure and governance for their families and enterprises.

“Success is best when **shared**”

Stephen Santangelo, CFA, CAIA
Founder & President

- 📞 (973) 979-7609
- ✉️ info@matriarchwm.com
- 🌐 www.matriarchwm.com



This Presentation is for informational purposes only and does not constitute an offer to sell or the solicitation of an offer to purchase any security or investment product or services. The content of this Presentation is provided solely for your personal use and shall not be deemed to provide access to any particular transaction or investment opportunity. Matriarch Wealth Management does not intend the information in this Presentation to be investment advice, and the information presented in this Presentation should not be relied upon to make an investment decision. Any third-party information contained herein was prepared by sources deemed to be reliable but is not guaranteed.