**Nicole Fende, A.S.A. - Biography**

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*B.A. Mathematics & French (Magna Cum Laude  
Northern Michigan University*  
Associate in the Society of Actuaries (A.S.A.)  
  
Ms. Fende began her fast paced career in the actuarial field, working for Aetna Inc. based in Hartford Connecticut. Her desire to work in the international field led Nicole to a position as a regional development resource for Aetna International's South East Asia operations. Her projects included an extensive market and product review for life insurance in India, improvement of health gross margins from negative to positive within a 12-month period, and the development of an individual life insurance product, which became 25% of new Individual Life applications in the Philippines.  
  
In 1999 Nicole was named Vice President & CFO for Aetna Philippines. At age 26, she became the youngest CFO for the company. During her tenure at Aetna Philippines Nicole achieved a capital savings of nearly 1 million USD, implemented a cost effective reward scheme which substantially improved employee performance, became the first non-Filipino to be accepted by the Actuarial Society of the Philippines, and reduced the monthly financial statement reporting time from the 25th to the 15th of the following month.  
  
In 2001, Nicole moved to Hong Kong to work for ABN AMRO Asia Financial Services, focusing on the Banking and Insurance sectors in Asia. As an Assistant Director she played a key role in generating new business, as well as analyzing and modeling a Filippino Bank's Asset / Liability mismatching issues. Her main project involved developing and marketing the business plan for a bancassurance joint venture between the largest bank in Indonesia, and the largest insurer in the world at that time, which has since launched successfully, exceeding plan.  
  
Although she greatly enjoyed her experiences in Asia, Ms. Fende wanted to return back to the U.S. and be closer to family. In a bid to combine her international experiences with her business acumen, she launched an Asian import business in Houston, Texas. The group sourced unique producer groups, and Nicole successfully negotiated exclusivity agreements for specialty products. She created a marketing program and built a sales team of 33 commission based wholesale agents representing the company in 27 states.   
  
In 2005 Ms. Fende was recruited to join an Executive Search Firm, specifically to start and grow their Finance Practice. Nicole successfully executed retained searches in a broad range of industries, from start-ups to Fortune 100.  
  
Most recently Nicole has worked as an independent consultant. Her projects have included small business cash flow analysis, profitable pricing; acquiring key talent; negotiating a partnership agreement, and assisting international client with new business development. These experiences, combined with her unique analytical and interpersonal skills, led Ms. Fende to found the Small Business Finance Forum.

Nicole lives in the Quad Cities with her husband Paul, daughter Sarah, a hyper Irish Setter, and two lazy cats.