Introduction

I am Gabriel Porcellis de Andrade. I currently live in the city of Goiânia, state of Goiás, Brazil.

According to Mr. Hervé Queneau, Ph.D., Professor, Department of Business Management, Murray Koppelman School of Business from Brooklyn College of the City University of New York, my academic credentials are the United States equivalent of:

(1) U.S. High School Diploma
(2) Bachelor of Business Administration
(3) Associate of Science in International Business and two years of study toward a Bachelor of Science in International Business
(4) Graduate Certificate in Finance and Investment Management and 26.5 credits toward a Master of Science in Finance and Investment Management
(5) Master of Business Administration with a Concentration in Finance and Investment Management

Concerning my academic background in Brazil, I was awarded a High School Diploma from Colégio Maria Imaculada in 2010.

In 2016, I acquired my Bachelor's Degree in Administration from Universidade da Região da Campanha. In the same year, I completed a Technologist's Degree in International Trade at Centro Universitário Internacional (UNINTER).

In 2017, I earned an MBA in Business Management from Fundação Getulio Vargas. More recently, in 2014, I also completed an MBA in Banking and Investment Advisory at Faculdade Focus.

According to the standards set by the Financial Planning Standards Board and Planejar, I hold the Certified Financial Planner designation. This credential confirms my expertise across all aspects of comprehensive financial planning, along with verified professional experience and the ability to create tailored financial strategies. It also reflects my commitment to ethical practice and ongoing professional development.

As a registered member of Planejar, my profile is publicly accessible on the organization's platform, allowing both clients and peers to connect with me. My practice focuses on retirement planning, financial management, investments, insurance, succession planning, and holistic financial strategies.

Since April 2025, I have been working at GSP Financial Group FZC as a Financial Planner and Shareholder, **focusing on high-complexity international financial planning for expatriates and global investors**. I develop customized strategies that integrate multi-jurisdictional asset allocation, cross-border estate planning, international tax efficiency, financial independence projections, wealth protection structures, and offshore entity coordination. My approach is grounded in technical frameworks such as real IRR, NPV, drawdown analysis, and safe withdrawal rate modeling. I deliver advisory services based on risk profiling, regulatory compliance, tax treaties, and strategic use of vehicles including trusts, holding companies, and international insurance. I work closely with legal, financial, and advisory professionals across multiple jurisdictions to ensure holistic and compliant solutions.

Since October 2024, I have also been working at MoMA Family Office as a Financial Planner, **providing comprehensive financial planning and wealth management for families with assets in Brazil and abroad.** I focus on multi-generational advisory, portfolio structuring, and succession planning across jurisdictions, always tailoring my approach to each family's unique goals and complexities. My client base includes high-net-worth individuals and professional athletes, for whom I offer strategies for asset preservation, retirement planning, tax optimization, and international diversification. I coordinate with legal, tax, and investment specialists to deliver integrated, long-term solutions aligned with the family's legacy and cross-border dynamics.

Founded in 2018, MoMA Family Office brings together professionals with over 15 years of experience in the financial market. With a proven track record, it has served more than 150 clients across five continents and has overseen over R$600 million in investments. MoMA Family Office operates globally, with strong presence in:

- South America: Argentina, Brazil, Colombia, Peru, and Uruguay
- North America: Canada, United States, and Mexico
- Europe: Austria, Spain, France, England, Italy, Poland, Portugal, Switzerland, Türkiye, and Ukraine
- Asia: Saudi Arabia, China, the United Arab Emirates, Japan, Kuwait, and Russia.

In parallel, since January 2024, I have served as an Associate Professor for Prof. Lucas Silva Certificações, teaching advanced content to candidates preparing for the CFP® certification exam. I cover investment planning, retirement strategies, estate planning, taxation, insurance, and financial ethics, using case-based instruction to develop both technical proficiency and applied reasoning in accordance with FPSB global standards. I also support mentoring, exam strategy, and curriculum refinement to ensure high approval rates and readiness for professional practice.

Prof. Lucas Silva Certificações offers preparatory courses for a wide range of financial certifications, such as:

- CFG (Financial Management Certification)

- CGA (General Investment Manager Certification)
- CPA-20 and CPA-10 (ANBIMA Professional Certifications for professionals in financial institutions)
- CEA (ANBIMA Specialist Certification in Investment Advisory)
- CFP (Certified Financial Planner)
- ANCORD (Securities Broker Certification by the Brazilian Association of Financial and Capital Markets Entities)
- FBB-100 (FEBRABAN Banking Basics Certification)
- PQO B3 (Operational Qualification Program from B3, the Brazilian stock exchange)
- Abecip CA-600 (Real Estate Credit Certification by the Brazilian Association of Real Estate Credit and Savings Entities)
- H.I.S. (Supplementary Real Estate Credit Qualification).

The company also offers postgraduate programs, including the MBA in Banking & Advisory, MBA in Credit Cooperatives, and MBA in Bank Management, in addition to several other highly relevant courses for professionals working across various sectors of the financial industry. To date, the company has surpassed 100,000 successful certification approvals.

From January to October 2024, I worked as an Investment Advisor at Liberta Investimentos - XP Investimentos CCTVM S.A. I acted under XP's open architecture platform to provide personalized investment guidance based on clients' objectives and risk profiles. I was responsible for portfolio construction, asset class diversification, and advisory on equities, fixed income, funds, and structured products. I delivered tailored solutions with a focus on long-term capital growth, liquidity management, and tax-aware strategies, while maintaining strong compliance and client relationships built on trust and transparency.

Liberta Investimentos is an investment advisory firm accredited by XP Investimentos CCTVM. Founded in Porto Alegre, Liberta is recognized as one of XP's top four offices in Brazil, serving over 15,000 clients and managing more than R$6 billion in assets. The firm has offices in Porto Alegre, Balneário Camboriú, and Miami.

In 2023, I served as an Investment Advisor at Origem Invest - Banco Safra S.A., where I offered wealth preservation and growth strategies for high-net-worth individuals through the Safra platform. I structured customized portfolios with exposure to fixed income, equities, private credit, and alternative assets. I conducted suitability assessments, monitored portfolio performance, and recommended adjustments based on macroeconomic trends and asset allocation models, with an emphasis on capital protection, income generation, and tax efficiency.

Origem Invest is an Independent Investment Advisor accredited by Safra Invest, the investment platform of Banco Safra, the fourth-largest private bank in Brazil. Origem Invest stands out for its personalized service to high-net-worth clients, offering a full range of financial services, including domestic and international investments, credit, foreign exchange operations, insurance, debt issuance, and mergers and acquisitions. It has been recognized as the best advisory firm within the Safra Invest network, winning multiple awards in categories such as Best Office, Best Corporate, and Best Private.

Between January 2021 and December 2023, I worked at Metropolitan Life Insurance Company as a Business Unit Manager. I led a revenue-generating unit focused on life insurance and protection solutions, recruiting and coaching high-performance advisors, managing P&L, persistency, and compliance KPIs. I oversaw underwriting workflows, AML/KYC processes, and client onboarding, while collaborating with marketing, actuarial, and claims teams to optimize the product mix and margins. I achieved double-digit growth in annual premium equivalent and maintained top-quartile lapse ratios through disciplined performance management and professional development.

Metropolitan Life Insurance Company, commonly known as MetLife, is a leading U.S.-based insurance and financial services firm founded in 1968 in New York City. MetLife operates globally with around 90 million customers in over 60 countries, making it one of the largest providers of life insurance, annuities, and employee benefit programs.

From June 2018 to January 2021, I worked at Prudential do Brasil Seguros de Vida S.A. as a LifePlanner®, providing personalized financial protection strategies through life insurance tailored to individual and family needs. I specialized in legacy planning, income replacement, and critical illness coverage, particularly for professionals, entrepreneurs, and high-net-worth clients. I built long-term relationships through consultative sales and needs-based analysis, consistently ranking among top performers, recognized for production consistency and participation in the President’s Trophy Convention, while ensuring compliance with internal and regulatory standards.

Prudential do Brasil Seguros de Vida is a Brazilian subsidiary of the global Prudential Financial, specializing exclusively in life insurance. The company has over 5.5 million clients and has been operating in Brazil for more than 27 years. It is the largest independent life insurance provider in the country. Recognized for its outstanding performance, Prudential do Brasil Seguros de Vida has received the Excellence in Franchising award for three consecutive years and has been named one of the World's Most Ethical Companies for 11 years in a row. In addition to these achievements, it has earned numerous prestigious awards both in Brazil and internationally, reflecting its strong commitment to ethics, innovation, and service quality.

From February 2012 to June 2018, I served as an Army Officer and Head of the Procurement and Contracts Division in the Brazilian Army. I managed public bidding processes in accordance with Brazilian procurement laws, overseeing the planning, drafting, and execution of government contracts for goods and services. My responsibilities included conducting competitive bidding processes, ensuring regulatory reporting, and coordinating multidisciplinary teams. I ensured transparency, efficiency, and audit compliance, and played a key role in structuring and implementing the Unified Procurement Sector for the 3rd Mechanized Cavalry Brigade, optimizing procedures across the unit. I would also like to mention that in 2018, I received a recognition from the Brazilian Army.