

## **Sharon Pivrotto**



Sharon Pivrotto has more than 15 years of financial industry experience. Formerly licensed as a securities and insurance professional, she successfully ran an investment office for a national firm. In 2005 she became Co-Founder and Vice-President of Financial Service Standards and went on to formalize and now teach the 401k Service Training Program™ to industry service professionals and the Fiduciary Training and Certification Program to plan sponsors.

A military veteran who served four years on active duty in the U.S. Army, she is active in her community and has held numerous positions, including President of the Oakmont, Pa., Rotary Club, and board member in the local Chamber of Commerce and Women's Club of Oakmont.

## **Don Settina**



Donald J. Settina is an industry veteran with more than 30 years of experience serving corporate plan sponsors and mid-to-high net worth investors. He is the principal of a retirement consulting practice in the South Hills of Pittsburgh. Don is also a founding partner of Financial Service Standards, LLC, which formalized one of the most comprehensive 401k plan management programs available, dubbed the 401k Service Solution™ for Plan Sponsors. Don teaches the Professional Plan Consultant™ designation program at Robert Morris University, giving advisors around the country access to the 401k Service Solution™ tools based on Don's service model.

## Mario C. Giganti



Mario Giganti is a Principal at Cornerstone Capital Advisors (“CCA”) and a nationally recognized investment expert in teaching, training and working with clients in implementing defined Best Practices into a Prudent Investment Process. He works with individual clients and families in integrating the concepts of the financial planning process into their daily lives, provides investment advisory services to qualified plans and endowments, and is an adjunct faculty member for Fiduciary 360 in Pittsburgh. Over the last 8 years, Mario has trained hundreds of advisors and investment committee members in understanding how to implement a best practice investment process. Recently, Cornerstone Capital Advisors received its CEFEX Certification Registration which signifies that an independent analyst has attested to the fact that CCA’s investment process meets a Fiduciary Standard of Care.

In 17 years of professional experience, Mario has worked for a major accounting firm, 2 national brokerage firms, and for the last 10 years with CCA. Among his professional affiliations and designations is the National Association of Personal Financial Advisors, where Mario and his firm have taken a “fiduciary oath” to do only what is in the best interest of their clients. In doing so, CCA serves clients as a “fee-only” advisor and no longer hold insurance or brokerage licenses to sell products.

He is involved in the professional and non profit communities in various roles. In 2004, he was recognized as Walsh’s “Outstanding Alumnus of the Year” for his personal, professional and community activities. In 2006, he was elected into the Walsh University “Wall of Fame” for his accomplishments on the soccer field. Mario, his wife Kim and sons Michael & Vincent reside in Uniontown, Ohio.

## Karen Matingou



Karen is President of Atéssa Benefits, Inc., a trusted outsource provider of employee benefit plan administration and actuarial consulting services for more than 22 years. Atéssa (pronounced Ah-tay-sah) serves a nationwide client base of well recognized brands, providing services that take the headache out of managing and administering their defined benefit plans.

A seasoned Project Management Professional® (PMP®) certified by the Project Management Institute (PMI®), Karen has over 18 years of experience in pension consulting, and business management. As an Accredited Investment Fiduciary Analyst™ (AIFA®) and a Professional Plan Consultant™ (PPC™), Karen is passionate about providing plan sponsors with the training, tools, and resources necessary to fulfill their fiduciary responsibilities and support and improve their decision making processes as investment stewards. In doing so, she hopes to improve the future of America's retirement, one client at a time!