Investment Committee

CHRIS KIM, AAMS®, CFA®, CFP®

Chief Investment Officer

Chris is responsible for the administration and management of the multi-billion dollar investment portfolios and overall investment program, including establishment and maintenance of sound investment policies in conjunction with the Investment Committee. He supervises and leads an internal team of professionals who research external money managers. Chris received his MBA degree with a dual major in Finance and Decision Science from the J.L. Kellogg Graduate School of Management at Northwestern University, and his Bachelor of Science degree from Michigan State University.

BRIAN J. MURPHY, CIMA®

Vice President, Senior Analyst

Brian is responsible for creating and maintaining efficient and effective investment management offerings for Tompkins' clients. He also coordinates Tompkins' Investment Committee operations by performing the research, due diligence and investment analysis. He holds the FINRA Series 7 and 66 registrations with LPL Financial and has obtained his Certified Investment Management Analyst® designation.

MATTHEW KELLEY, CFA®

Portfolio Manager

Matt is responsible for developing and implementing investment strategies for individuals and institutional investors. He works closely with an internal team of advisors, and meets with clients to promote, educate, design and review investment portfolios that meet client objectives. As a member of the investment committee, Matt is responsible for helping direct the investment strategy across Tompkins portfolio offerings.

TAMER ELSHOURBAGY

Portfolio Manager

Tamer is responsible for developing and implementing investment strategies for individuals and institutional investors. Elshourbagy will also serve as an investment advisor supporting the Tompkins Financial Advisors business development team and assists in directing the investment strategy across the Tompkins portfolio offerings. Tamer has nearly twenty years of investment research, client management and portfolio management experience.

ANDREW M. DEFRAN, CRPC®

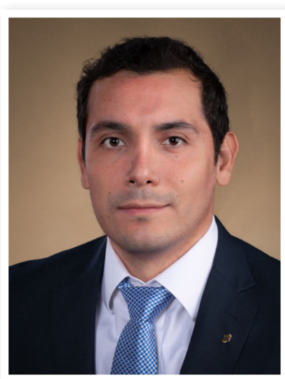
Trader, Analyst

Andrew manages the portfolios of trust clients by maintaining proper asset allocation through trading with consideration to tax consequences and cash flow needs. As a member of the Investment Committee, Andrew works with the group to evaluate Tompkins Strategies Model Portfolio holdings through constant monitoring and research. Andrew works closely with the CIO, Chris Kim, to administer the Tompkins Financial Advisor's investment program in a supporting capacity. Andrew received his bachelor's degree in business administration from Western Michigan University.

MATTHEW FOX

Trader, Analyst

Matthew is responsible for conducting traditional investment research and technical analysis research to help the investment committee arrive at appropriate investment decisions, and trading clients' portfolios to implement the investment decisions set by the committee. He is a graduate of Ithaca College, where he obtained both his master's and bachelor's degrees in business administration with a double concentration in finance and management and minor in economics. He began his financial career as a financial news reporter for TheFlyOnTheWall.com where he reported breaking news updates on the intraday movement of stocks.



VICTOR HUGO MARIN

Wealth Management Sales Assistant

Victor Hugo works with clients to identify their wealth management and financial planning needs while collaborating with a team of financial planners and analysts to deliver superior client service. He holds the FINRA Series 7 securities registration through LPL Financial. Originally from Lima, Peru, Victor Hugo's family moved to Ithaca in 1994 and attended Carnegie Mellon University, where he received his bachelor's degree in business administration with a minor in computational finance.

TOMPKINS®
Financial Advisors