

Hispanic Bar Association of New Jersey

F.A.C.T.S.

Financial Awareness & Community Training Seminar

August 12, 2020

Rising Up After COVID-19

Empowering Our Local Businesses & Communities

August 19, 2020

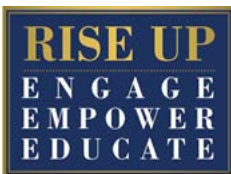
Building Our Wealth

Long-Term Financial Planning for Professionals

August 26, 2020

Solidifying Our Future

How Law Students Can Rebound from COVID-19



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CONFERENCE SCHEDULE

SESSION 1 – AUGUST 12, 2020 at 5:30 P.M.

INTRODUCTORY REMARKS

Melinda Colón Cox, President, Hispanic Bar Association of New Jersey
Partner, Parker Ibrahim & Berg LLP

WELCOME REMARKS

Jonathan Barrera, F.A.C.T.S. Co-Chair & Trustee, Region 4 (Passaic County)
Assistant Prosecutor, Passaic County Prosecutors Office

RIISING UP AFTER COVID-19 – EMPOWERING OUR LOCAL BUSINESSES & COMMUNITIES

Moderator: Jessica Ortiz, F.A.C.T.S. Co-Chair & Trustee at Large,
Partner, MoloLamken LLP

Cristina Goncalves, *Regional Manager, Senior Vice President, PNC Bank*

Henry Rinder, *Member, Smolin, Lupin & Co., P.A.*

Luis Rivera, *Associate Managing Director, Vice President,
Law Firm Banking Group, Sterling National Bank*

Eric Schachter, *Branch Manager, Freedom Mortgage*

QUESTIONS & ANSWERS

CLOSING REMARKS

Jonathan Barrera, F.A.C.T.S. Co-Chair & Trustee, Region 4 (Passaic County)
Assistant Prosecutor, Passaic County Prosecutors Office

CONFERENCE SCHEDULE

SESSION 2 – AUGUST 19, 2020 at 5:30 P.M.

INTRODUCTORY REMARKS

Melinda Colón Cox, President, Hispanic Bar Association of New Jersey
Partner, Parker Ibrahim & Berg LLP

WELCOME REMARKS

Jessica Ortiz, F.A.C.T.S. Co-Chair & Trustee at Large,
Partner, MoloLamken LLP

BUILDING OUR WEALTH – LONG-TERM FINANCIAL PLANNING FOR PROFESSIONALS

Moderator: Reynold Lambert, HBA President Elect,
Partner, Lowenstein Sandler

Tabatha L. Castro, *President and Managing Attorney, The Castro Firm, Inc.*

Adam G. Rivera, *Financial Advisor, JMR Wealth Management Group*

Jose M. Rivera, *Senior Partner, JMR Wealth Management Group*

Nicholas Rivera, *Financial Advisor, JMR Wealth Management Group*

Silvia Tergas, *Financial Planner, Prudential*

QUESTIONS & ANSWERS

CLOSING REMARKS

Jonathan Barrera, F.A.C.T.S. Co-Chair & Trustee, Region 4 (Passaic
County) *Assistant Prosecutor, Passaic County Prosecutors Office*

CONFERENCE SCHEDULE

SESSION 3 – AUGUST 26, 2020 at 5:30 P.M.

INTRODUCTORY REMARKS

Melinda Colón Cox, President, Hispanic Bar Association of New Jersey
Partner, Parker Ibrahim & Berg LLP

WELCOME REMARKS

Jessica Ortiz, F.A.C.T.S. Co-Chair & Trustee at Large,
Partner, MoloLamken LLP

SOLIDIFYING OUR FUTURE - HOW LAW STUDENTS CAN REBOUND FROM COVID-19

Moderator: Alex J. Fajardo, HBA Trustee – Region 7 (Mercer County)
Associate, Stark & Stark

Tremine Bembry, *Financial Advisor, Primary Financial*

Jairo Borja, *Financial Services Professional, Primary Financial*

Niraj Chhabra, *Financial Advisor, Ameriprise Financial Services, Inc.*

Cindy E. Zuniga, *Associate, Venable LLP*

QUESTIONS & ANSWERS

CLOSING REMARKS

Jonathan Barrera, F.A.C.T.S. Co-Chair & Trustee, Region 4 (Passaic County)
Assistant Prosecutor, Passaic County Prosecutors Office

2019-2020 HBA-NJ PRESIDENT



Melinda Colón Cox, Esq.

Partner, Parker Ibrahim & Berg LLP

Melinda Colón Cox, Esq. is a Partner at the law firm of Parker Ibrahim & Berg LLP (“PIB Law”), a national firm with offices in Somerset, New Jersey, Orange County, Philadelphia, and Boston. Melinda was elevated to a partner in August 2015, making her the first female partner in PIB Law’s Somerset headquarters. Mrs. Cox represents national banks and financial institutions, mortgage lenders and servicers, and small and large businesses with an emphasis in commercial litigation, contested foreclosures, consumer finance and protection, contract disputes, and state and federal regulatory compliance.

Prior to joining the law firm of Parker Ibrahim & Berg LLP, Mrs. Cox was a law clerk to the Hon. Michael A. Shipp, U.S.D.J. in the United States District Court for the District of New Jersey. Prior to her clerkship, Mrs. Cox was an associate at Wilentz, Goldman & Spitzer P.A., as a member of the Redevelopment Team, Redevelopment Strategic Business Unit Team and the Commercial Real Estate Team.

Mrs. Cox received her B.A. from Union College in Schenectady, New York, graduating *magna cum laude*. She received her J.D. from Rutgers School of Law – Newark, where she was the Senior Articles Editor for the Rutgers Law Review, President of the Association of Latin American Law Students, a Student Bar Association Class Representative and Co-Chair of the Student Affairs Committee for the Minority Student Program. Melinda has been on the Board of the Hispanic Bar Association of New Jersey (“HBA-NJ”) since 2008, and is currently serving as the 40th President. Her theme for the year is Rise Up - Engage, Empower, Educate. As an HBA-NJ Board member, Melinda co-founded the Young Lawyers Committee in 2009 and in 2015 reinstated the publication and circulation of the *Abogados* Newsletter. She is admitted to practice in New Jersey and New York and is an active member of the New Jersey State Bar Association (elected as a Fellow to the inaugural class of the 2015 Leadership Academy and is a member of the Diversity Committee and Professional Ethics Committee), and the Hispanic National Bar Association (“HNBA”). Melinda also is a member of the New Jersey Supreme Court Civil Practice Committee and was recognized by the Executive Women of New Jersey as an Honoree at the 2018 Salute to Policy Makers Gala, and by the Association of Latin American Law Students at Rutgers Law School – Newark in 2017. Melinda has been named a New Jersey Super Lawyers Rising Star from 2014 through 2020 and received the HNBA’s Top Lawyers Under 40 in 2019.

2020 F.A.C.T.S. COMMITTEE CO-CHAIR



Jonathan Barrera, Esq.

Assistant Prosecutor, Passaic County Prosecutors Office
HBA-NJ Trustee, Region 4 (Passaic County)

Jonathan Barrera is an Assistant Prosecutor at the Passaic County Prosecutors Office, where he has held that position since May 2015. Currently, he is assigned to the Narcotics, Gangs, and Violent Crimes Task Force. Prior to this assignment, Jonathan was assigned to the trial unit where he handled numerous jury trials, which included homicides, attempted murders, drugs and weapons related offenses. Prior to joining the Passaic office, he spent three years with the Hudson County Prosecutors Office, where he was assigned to the trial unit, juvenile unit, and screening unit. Before becoming an assistant prosecutor in 2011, he clerked for the Honorable Lourdes I. Santiago of the New Jersey Superior Court-Criminal Division.

Jonathan is a graduate of St. John's University and Seton Hall University School of Law. As a student at Seton Hall Law, he participated in the Juvenile Justice Clinic and was a member of the Latin American Law Students Association, where he held executive board positions of Co-President and Treasurer. While at St. John's, he was a recipient of the *Phi Eta Sigma* Scholarship and was inducted into the college's honor society.

As a trustee for the HBA-NJ, Jonathan has served as the Chair of the Union City Pipeline Program since its inception in 2014, and was the recipient of the Corazon de HBA-NJ Award in 2019. Jonathan is a former President of the North Hudson Lawyers Club.

2020 F.A.C.T.S. COMMITTEE CO-CHAIR



Jessica Ortiz, Esq.

Partner, Molo Lamken LLP

HBA-NJ Trustee at Large

Jessica Ortiz is a highly accomplished lawyer who draws on her extensive experience as an Assistant United States Attorney in the United States Attorney's Office for the Southern District of New York, where she served for over eight years, ending her tenure as Chief of the Narcotics Unit.

Ms. Ortiz represents companies and individuals in high stakes civil litigation and white collar criminal and regulatory investigations and enforcement actions brought by the Department of Justice, the Securities and Exchange Commission and other federal and state regulators. She is also called upon to conduct corporate internal investigations in the U.S. and abroad and to advise clients on crisis and risk management.

At the U.S. Attorney's Office, Ms. Ortiz supervised investigations and prosecutions of domestic and international money laundering, narcotics conspiracies and distribution, health care fraud and misconduct by physicians and medical practitioners involving prescription drugs and violent crimes. Prior to her supervisory appointment, Ms. Ortiz investigated and prosecuted a wide range of federal crimes including bank, mail, and wire fraud, computer crimes and misuse, corporate theft, public corruption, racketeering and organized crime as well murder, assault, narcotics trafficking, stalking, threats, robbery, kidnapping.

In her courtroom work at the U.S. Attorney's Office, Ms. Ortiz led 15 jury trials to conviction as lead counsel, including a 3-month RICO enterprise trial stemming from a 76-defendant prosecution. In addition to her successful trial work, Ms. Ortiz has extensive appellate experience, having briefed eight and argued three appeals before the United States Court of Appeals for the Second Circuit.

Ms. Ortiz previously practiced securities litigation at Weil, Gotshal & Manges, LLP. Prior to law school, Ms. Ortiz was a Senior Technology Security Associate for the Global Risk Management Service of PricewaterhouseCoopers LLP. Ms. Ortiz clerked for the Honorable Julio M. Fuentes of the U.S. Court of Appeals for the Third Circuit in Newark, N.J.

PANELIST BIOGRAPHIES



Tremine Bembry

Financial Advisor, Primary Financial

Knowledge is the key to a successful financial future. Tremine's background, 12 year experience and commitment to providing you with the resources you need to make financial decisions, can help make your financial future as successful as you need it to be. He prides himself in getting to know each client so that he can understand their individual needs and what matters most to them.

Tremine provides personalized planning services and strategies for families and closely held businesses. In addition, he assists his clients, through an integrated values-based approach, in achieving their goals towards financial independence.

The strength of connecting the intricacies of our dynamic financial world allows Tremine to utilize the most effective strategy for a given situation. He is supported by a team of professional staff with many years of combined experience in financial and retirement services, estate planning, annuities, charitable giving, business insurance, executive compensation and employee benefits.

Tremine begins with a thorough audit of your present financial situation to give you an accurate picture of where you stand. He listens to gain a thorough understanding of your personal goals for yourself, your family and your business. Only then does he match a diverse array of strategies to your current needs, and more importantly, their future needs.

Tremine holds an associate's degree from DeVry University in Electronic Engineering. Additionally, he is a member of the board of directors of the North Jersey Chamber of Commerce and Hoboken Chamber of Commerce.

PANELIST BIOGRAPHIES



Jairo Borja, DBA

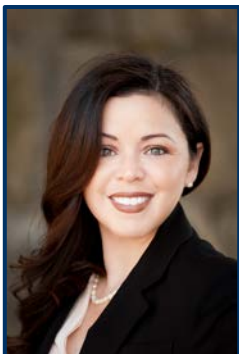
Financial Services Professional, Primary Financial

Jairo is a Financial Professional who is committed to helping his clients navigate the financial channels to help them reach a destination that suits them best. He is very personable and his clients find him a pleasure to work with. He works with his clients on a wide variety of goals and strategies both in the individual and business marketplace. From protecting income, to preparing for hurdles down the road, to retirement planning with individuals to Succession Planning and Executive Bonus strategies for business owners, Jairo uses a wide network of financial professionals, to achieve the best outcome.

Over his business career, which includes 10 years at Berkeley College, Jairo has gained a wealth of experience and knowledge which he readily shares with his clients. Jairo is happily married to his wife Sofia, and has two children, Emma and Emilie.

Outside the office, Jairo enjoys watching his favorite sports teams, the New York Mets & New York Giants, and is a fan of professional wrestling and all mixed martial arts.

PANELIST BIOGRAPHIES



Tabatha L. Castro, Esq.

President and Managing Attorney, The Castro Firm, Inc.
HBA-NJ Recording Secretary

Born to Puerto Rican parents, Ms. Castro is a native of New York and a graduate of the University at Buffalo and Buffalo State College, earning her Bachelor of Arts degrees in Latin American Studies and Legal Studies and her Master of Science degree in Criminal Justice. She attended Widener University School of Law, where she was on the Moot Court Honor Society Executive Board and founded and became the first President of the Latin American Law Student Association.

Ms. Castro is the President and Managing Attorney of The Castro Firm, Inc., a minority and woman-owned regional law firm specializing in New Jersey, Delaware and Pennsylvania legal matters. She is licensed to practice law in the states of New Jersey and Delaware. Ms. Castro is admitted to practice law before the United States Supreme Court, Federal District Courts of Delaware and New Jersey, New Jersey Supreme Court and Delaware Supreme Court.

Tabatha worked as a law clerk and then became associated with the law firm of Doroshow, Pasquale, Krawitz & Bhaya. Thereafter, she practiced for the regional defense firm of Marshall, Dennehey, Warner, Coleman & Goggin as an associate attorney specializing in the area of insurance defense. Recognizing her legal ability, she became associated with Rapposelli, Castro & Gonzales and ultimately became the President and Managing Attorney of The Castro Firm, Inc. since 2006. The Castro Firm, Inc. has grown to become a respected regional law firm since then.

Ms. Castro serves on various boards. More specifically, she serves on the Executive Board for the Hispanic Bar Association of New Jersey and is the Immediate Past President of the Delaware Hispanic Bar Association. She serves as the Region IV President for the Hispanic National Bar Association. She is a member of the Forkin Inn of Court in New Jersey and a Past-President for the Multi-cultural Judges and Lawyers Section of the Delaware State Bar Association. Ms. Castro serves as a pro bono attorney for South Jersey Legal Services and was recently appointed to serve on the Board of Trustees for the Hispanic Family Center in Camden, NJ.

PANELIST BIOGRAPHIES



Niraj Chhabra, CFP, CRPC, CLTC, MBA

*Financial Advisor, Certified Financial Planner Practitioner,
Ameriprise Financial Services, Inc.*

Niraj Chhabra is an award-winning wealth manager in Cedar Knolls, NJ.

What makes his practice unique is his focus on clients in the legal profession. Niraj strives to help attorneys at all stages of their careers to grow financially as they grow within their profession. He does this by providing holistic financial planning and complimentary educational workshops. His goal is to help attorneys navigate through their unique challenges and modify their financial plan as their careers evolve.

Niraj is a graduate of Montclair State University and was conferred his MBA from Rutgers University.

PANELIST BIOGRAPHIES



Alex J. Fajardo, Esq.

Associate, Nursing Home Litigation, Stark & Stark
HBA-NJ Trustee (Mercer County)

Alex J. Fajardo is an Associate in Stark & Stark's Nursing Malpractice Litigation Group. He concentrates his practice on medical malpractice claims, nursing home malpractice, and litigation with an emphasis on wrongful death, catastrophic injury, negligence, and abuse claims arising in nursing homes, assisted-living facilities, psychiatric facilities, hospitals, boarding, and group homes. He has secured numerous litigation victories for his clients in New Jersey trial and appellate courts. Alex is a member of Stark & Stark's Diversity and Inclusion Committee. Prior to joining Stark & Stark, Alex worked for a personal injury firm in the Princeton area, where he concentrated his practice on nursing home malpractice and personal injury.

Alex also serves as the HBA-NJ's designee to the New Jersey Supreme Court's Committee on Diversity Inclusion and Community Engagement, as well as a member of the HBA-NJ's Policy and Legislation and JPAC Committees. Alex served on the Board of Directors at Las América ASPIRA Academy Charter School, a Spanish-English dual immersion K-8 from 2012 through 2018, and as Vice President on the Board of Directors of The Hispanic Family Center of Southern New Jersey, in Camden from 2016 through 2020.

PANELIST BIOGRAPHIES



Cristina Goncalves

Regional Manager, Senior Vice President, PNC Bank

Cristina Goncalves is currently a Regional Manager, Senior Vice President at PNC Bank, and has been with the organization for over 6 years. Cristina is responsible for leading a team of branch managers located in parts of Essex, Passaic, Hudson, and Bergen counties.

She has been in banking for 22 years where she served as a leader of consumer credit for over 10 years before transitioning into the Regional Manager position.

Cristina is also the New Jersey Liaison for Diversity and Inclusion at PNC where she works with different lines of business to promote diversity and inclusion not only within PNC, but also in the communities we serve.

PANELIST BIOGRAPHIES



Reynold Lambert, Esq.

Partner, Lowenstein Sandler

HBA-NJ President Elect

Rey focuses on business disputes, class actions, and international arbitrations. As counsel for one of the world's largest timeshare exchange companies and other international entities, he also develops and oversees litigation strategies for class actions and other disputes throughout the United States. Rey has developed a deep understanding of how to blend his clients' goals and expectations with specific litigation strategies. He combines close personal attention with a detailed knowledge of their business situations, resulting in the ability to effectively meet his clients' constantly evolving legal needs.

As the son of Cuban immigrants and his family's first college graduate, Rey believes that lawyers should use their skills to help those who cannot afford legal services. He is the President Elect of the Hispanic Bar Association of New Jersey, through which he gives back to his community by organizing initiatives, programs, and public advocacy activities aimed at fostering a more diverse legal landscape and addressing issues that affect the Hispanic community. He also is a Board Member of Essex-Newark Legal Services and a Committee Member of the New Jersey Supreme Court Committee on Model (Civil) Jury Charges.

PANELIST BIOGRAPHIES



Henry Rinder, CPA, ABV, CFF, CFE, CGMA

Member, Smolin, Lupin & Co., P.A.

Henry Rinder is a licensed Certified Public Accountant in New Jersey and New York with more than 30 years of public accounting experience. Henry is also certified in Financial Forensics as a Fraud Examiner and is accredited in Business Valuations. He has been accepted as an expert in these fields by the state and federal courts in New Jersey, New York and Florida and has testified before those courts.

Henry services clients in the construction, distribution, manufacturing, and legal services industries. He has provided these companies and their clients with audit, forensic accounting, fraud investigation, litigation, business valuation, matrimonial accounting, and consulting support.

Henry is a member of the American Institute of Certified Public Accountants and the New Jersey Society of Certified Public Accountants. He is also a member of the Association of Certified Fraud Examiners and a Diplomat of the American Board of Forensic Accountants. Henry served on the Technical Issues Committee of the AICPA at the time the COSO framework was being finalized. He is the past President of the NJSCPA and a current Member of Council of the AICPA. He often gives presentations to professional groups and authors articles in the field of accountancy.

Henry serves on Smolin Lupin's Executive Committee. The Executive Committee oversees day to day operations of the Firm, provides management, and the members of this committee must be elected. He also serves on Smolin Lupin's Accounting and Auditing, Acquisition and Mergers, Client Evaluation and Risk Assessment, and Wealth Management Committees. He is the head of the Forensic Services and Valuations, Information Technology, Litigation Management, and Strategic Planning Committees at Smolin Lupin.

Henry is a graduate of Kean University with a B.S. in Accounting. He practices out of our Fairfield, New Jersey office and resides in New Vernon, New Jersey.

PANELIST BIOGRAPHIES



Jose Rivera

Managing Director, JMR Wealth Management Group

Adam Gregory Rivera

Financial Advisor, JMR Wealth Management Group

Nicholas "Nick" Rivera

Financial Advisor, JMR Wealth Management Group



As the senior partner of the JMR Wealth Management Group, Jose leads a team that includes his two sons Adam and Nicholas, his cousin David Maldonado, and two senior client service associates, Melinda Cavalier and Lily Martinez.

Jose and the JMR Wealth Management Group are known for their ethical business practices and commitment to personal service. They strive to be regarded as one of the best and most sought after investment consulting groups in the industry. Built on a foundation of professionalism, credibility, and dedication, the group members hold various industry recognized designations and titles such as CERTIFIED FINANCIAL PLANNER™ (CFP®), Certified Investment Management Analyst (CIMA®), Certified Investment Management Analyst (CPWA®), Certified Portfolio Manager (CPM®), Chartered Life Underwriter® (CLU®), Chartered Financial Consultant® (ChFC®), Chartered Advisor in Philanthropy (CAP®), Endowment and Foundation Consultant, and Senior Client Service Associate. JMR Wealth Management possess more than 100 years of investment management experience offering a highly personalized service model with an emphasis on understanding their clients unique goals, desires, and values, both from a personal and financial perspective.

Jose Rivera and his team are passionate about helping their clients achieve financial independence. Working with family members offers Jose a unique perspective into the complex needs of the multigenerational families they serve. They believe in empowering others by giving them the tools and knowledge they need to fulfill their potential. They design custom financial plans for their clients, built around the time-tested principles of diversification and a long-term investment view.

PANELIST BIOGRAPHIES

In 2020 and 2019, Forbes/SHOOK recognized Jose as an industry leader, naming him a Best-In-State Wealth Advisor for his compassion, work ethic and commitment to clients. As a Managing Director and Senior Portfolio Manager at UBS, he has deep industry experience, and has earned multiple wealth planning accolades over the 35 years he's been in the industry.

Outside the office, Jose leverages his industry knowledge and applies it to areas he is passionate about such as baseball and his Hispanic heritage. Having serviced on the investment committee for the Hispanic Federation for 16 years and presently serving as the Chairman of the Investment Committee for the Jackie Robinson Foundation, Jose always remembers his roots and continues to philanthropically stay involved in the local communities he grew up in here in the New York City area.

Adam is a CERTIFIED FINANCIAL PLANNER™ (CFP®), Chartered Life Underwriter® (CLU®) and Chartered Financial Consultant® (ChFC®) with the JMR Wealth Management Group. Adam specializes in helping entrepreneurs pursue a secure financial future by managing both their business and personal finances. He has deep experience with private- and public-sector executives who hold highly concentrated positions of employer stock and, as a CFP®, Adam also focuses on the preparation of long and medium - term financial plans for the Group's high-net worth and ultra-high net worth clients. He holds his Series 7, 66, 63 and 31 licenses and is licensed to offer life, accident and health insurances and variable annuities. Adam began his financial services career in 2010 at J.P. Morgan Chase. He joined UBS in March of 2013, completing the company's vigorous New Financial Advisor program. As a former starting pitcher for the Division I baseball team at Saint Joseph's University, Adam remains heavily involved in the school. He sits on the school's New York City Alumni Chapter Committee, which raises scholarship funds for students in the five boroughs to attend Saint Joseph's.

Nick is a CERTIFIED FINANCIAL PLANNER™ (CFP®), Chartered Life Underwriter® (CLU®) and Chartered Advisor in Philanthropy (CAP®) with the JMR Wealth Management Group. His primary roles are new relationship development as well as providing comprehensive financial plans for families, individuals and businesses. Nick will work with you diligently to make sure you accomplish all of your goals, both financially and personally. His hope is to give you the resources and solutions to achieve that plan. He holds his series 7, 66, and 31 licenses. He is also licensed to offer life, accident and health insurances and variable annuities. Nick was selected by UBS Wealth Management to join their highly competitive Inter-Generational Advisor Program (IGAP). Through this program, Nick developed his skill set in comprehensive wealth planning and investment management. He joined the team after graduating cum laude with a Bachelor of Science degree in Finance from Lehigh University. Nick was a member of the Alpha Tau Omega fraternity and remains active in alumni affairs. He currently resides in Hoboken, NJ.



PANELIST BIOGRAPHIES



Luis A. Rivera, Esq.

*Associate Managing Director, Vice President,
Law Firm Banking Group Sterling National Bank*

With a law degree, Luis can relate to the specific challenges attorneys face in running a law practice and is passionate about using his experience to help clients help their clients.

He holds a Bachelor of Arts from the State University of New York at Albany and a Juris Doctor degree from Pace University School of Law. A member of the Westchester County Bar Association, New York State Bar Association and American Bar Association, he is involved with the Legal Services of Hudson Valley and the Pace Women's Justice Center.

PANELIST BIOGRAPHIES



Eric Schachter

Branch Manager, Freedom Mortgage

Eric Schachter has been in the mortgage industry for over 14 years, and has been with Freedom Mortgage since 2016. Eric serves as Branch Manager at the Great Neck, NY branch and is responsible for supporting sales staff and managing originations.

Prior to joining Freedom Mortgage, Eric served as a Vice President of Sales for 14 years. Eric earned a Bachelor of Science from Pennsylvania State University. Eric resides in Long Island, NY with his wife and two children. He enjoys golfing, relaxing at the beach, and playing with his kids.

PANELIST BIOGRAPHIES



Silvia Tergas

Financial Planner, Prudential

Silvia is passionate about providing her clients with the tools and education they need to navigate life's financial challenges. With more than eight years in the financial services industry, including six at Prudential, Silvia recognizes the more knowledge her clients have, the more empowered and confident they feel about achieving their goals.

Silvia holds a bachelor's degree in Business Management from the University of Florida and a master's degree in Finance from Florida International University. She has a particular interest in assisting individuals and couples with retirement planning.

Silvia is an active member of her local community and supports various organizations that highlight its rich diversity. She is a member of the DuPont Business Link chapter of Business Networking International. Silvia's charitable work includes support for children's healthcare, education, and mentoring first-generation students. She lives in Washington, D.C. with her husband, Darcy.

PANELIST BIOGRAPHIES



Cindy E. Zuniga, Esq.

Associate, Venable LLP

Cindy Zuniga focuses her practice on commercial litigation matters in federal and state courts. She has assisted clients with litigation involving contract disputes, class action defense, and other commercial matters. She has also worked on matters involving internal investigations, and employment advice and counseling. Cindy maintains an active pro bono practice representing clients in asylum matters. Prior to law school, Cindy interned for the offices of Senator Charles Schumer and Senator Hillary Clinton.

Cindy is a graduate of Benjamin N. Cardozo School of Law, Yeshiva University, and graduated *magna cum laude*, Order of the Coif. She obtained her Bachelor of Science from the State University of New York at Stony Brook.

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Association of Latin American Law Students

Alianza

*Latin American Law Students Alliance
Rutgers Law-Camden*



Latin American Law Students Association

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A special thank you to the 2020 F.A.C.T.S. Committee!

Melinda Colón Cox

HBA-NJ President

Jonathan Barrera

Committee Co-Chair

Jessica Ortiz

Committee Co-Chair

Committee Members

Leidy J. Gutiérrez

Sylvia-Rebecca Gutiérrez

Lisette Guzman

Perla Medina

Nathania Reyes

Renato H. Ronquillo II

Wendy Rubinstein

Ricardo Solano Jr.





Founded in 1980, the HBA-NJ is a 501(c)(6) nonprofit Association that is comprised of attorneys, judges, law professors, law students, and other professionals who share a common interest in addressing the issues affecting Hispanics within the legal community.

The purpose of the Association is to serve the public interest: (i) by cultivating the art and science of jurisprudence, (ii) by advancing the standing of the legal profession, and (iii) by preserving high standards of integrity, honor, and professional courtesy among Hispanic lawyers.

Hispanic Bar Association of New Jersey, P.O. Box 25562, Newark, NJ 07101
www.njhba.org