



BIOGRAPHY

James R. Kunath

Founder & Vice President

COMMERCIAL INSURANCE SERVICES

CIA Financial Group has been providing individuals, families, business owners, and corporate executives throughout Michigan with unparalleled service and a range of financial services very few firms can offer. With a wide range of services, CIA Financial Group is Your Source for Comprehensive Financial Services.

James R. Kunath, the founder of Commercial Insurance Agency, Inc., assists in the company's mission to service clients with reliability, integrity, and trust by managing all activities relating to their Commercial and Personal Insurance needs. As a husband, father and grandfather, he knows the importance of financial services to both personal and business clients.

In 1975, Jim founded Commercial Insurance Agency, Inc., with the goal of helping clients acquire insurance services for all of their personal and business needs. Recognizing the expanding financial desires of his clients, Jim expanded the company to include a wider range of services, including financial management, mortgage services, and employee benefits. This led to a reorganization of the business and the new name of CIA Financial Group, Inc.

Jim, who started his career in the insurance industry in 1962, is licensed for property, casualty, life, and health insurance products and meets all necessary continuing education requirements as stated by law. He is a former U.S. Marine and member of the Rotary Club and actively participates in a number of civic and charitable activities throughout Michigan. Jim is an active member in several professional associations, including the Macomb County Independent Insurance Agents Association and the Michigan Professional Insurance Agents Association.





BIOGRAPHY

Michael Clancy*

Vice President

FINANCIAL PLANNING & INVESTMENT SERVICES

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Michael Clancy, a principal of CIA Financial Group, assists in the company's mission to service clients with reliability, integrity, and trust by helping them establish investment programs designed to assist in planning and monitoring financial goals and dreams.

With the company having a Registered Investment Advisor (RIA) status, and Mike having obtained his Series 7 and 63 licenses, he provides advisory services in conjunction with specific product design and recommendations to assist individuals in creating an effective and reliable financial plan. Mike has completed all of the requirements for the Certified Financial Planner™ (CFP) certification through Oakland University and is presently pursuing his Chartered Financial Counselor (CHFC) and Chartered Life Underwriter (CLU) designations.

When he is not working with clients and their financial goals, Mike is actively involved in his church where he has served as chairman of the finance committee, member of the board of directors, Sunday school teacher, and chairman of the church's independent scholarship foundation. He has also served on the Eastern Michigan District's Advisory Council.

* Registered Representative offering securities through Mutual Service Corporation Member NASD/SIPC.
Advisory Services offered through CIA Financial Group A Registered Investment Advisor.
CIA Financial Group, Inc. and Mutual Service Corporation are separate companies.

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BIOGRAPHY

Michael J. Simonds

Vice President

MORTGAGE & FINANCING SERVICES

CIA Financial Group has been providing individuals, families, business owners, and corporate executives throughout Michigan with unparalleled service and a range of financial services very few firms can offer. With a wide range of services, CIA Financial Group is Your Source for Comprehensive Financial Services.

Michael J. Simonds, a key individual of CIA Financial Group, assists in the company's mission to service clients with reliability, integrity, and trust by managing all activities relating to their Mortgage and Financing Division.

In his position, Mike is responsible for oversight of origination, processing, and closing of conforming and non-conforming residential mortgage loans. In his role he acts as a relationship manager by handling all communications between existing and potential correspondent/broker companies as well as reviews all loans for compliance and quality control. Besides managing a professional staff and overseeing all mortgage activities, Mike has assisted niche market lenders in developing unique loan programs to meet individual client needs.

Prior to joining CIA Financial Group, Mike, a Cum Laude graduate of Central Michigan University, served as partner, financial analyst, and management in both the mortgage broker industry and private sector manufacturing. Mike is an active member of the Michigan Mortgage Brokers Association.





BIOGRAPHY

Samual Crudo
President

CIA Financial Group has been providing individuals, families, business owners, and corporate executives throughout Michigan with unparalleled service and a range of financial services very few firms can offer. With a wide range of services, CIA Financial Group is Your Source for Comprehensive Financial Services.

Samual Crudo, a principal of CIA Financial Group, assists in the company's mission to service corporate and individual clients with reliability, integrity, and trust.

Since 1989, Sam has been an integral part of the growth and development of CIA Financial Group including overseeing the development and administration of employee benefits and financial services for businesses and individuals throughout Michigan. Four years after joining the company, Sam purchased stock ownership of CIA Financial Group and assumed shared responsibility for the daily management of personnel, client relations, and operations.

Prior to joining CIA Financial Group, Sam served as a sales representative at John Hancock where he worked with clients regarding their investments and risk management. He was also a member of the United States Coast Guard, where he achieved the rank of E-5, and is a member of the Knights of Columbus.

Sam is licensed for property, casualty, life, accident, and health insurance products. He has also completed the Life Underwriters training as part of the Counsel of LUTCF. Sam is also a member of several professional associations, including the Macomb County Independent Insurance Agents Association, the Michigan Professional Insurance Agents Association, and the National Association of Health Underwriters.

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