

Elevating Wealth Management with Personalized Service and AI Technology





**Traditional Multifamily Office
(MFO) Nineveh Capital +
Registered Investment Advisor
Greenwich Creek Capital**

Our Executives

Principles & Ethics

- What if you had access to a Portfolio Manager that actively manages risk in your portfolio, daily?
- What if you had access to a Portfolio Manager that positions your portfolio in the same direction of the stock market and the economic cycle?
- What if your Investment Advisor and Portfolio Manager had a Fiduciary Responsibility?
- What if all of the above were possible?

Unlocking the Power of Premium Wealth Management



Headquartered in New York, Nineveh Capital is a Traditional Multifamily Office (MFO) that provides investment services and advice to wealthy families.

Greenwich Creek Capital (GCCM) is a Registered Investment Advisor, headquartered in Stamford, CT., and regulated by the Connecticut Department of Banking — the State securities regulator.

- The company was founded in 2008 to serve families and businesses regardless of account size (net-worth).
 - Portfolios are Discretionarily managed. Our investment strategies apply equally to all portfolios.
 - **Portfolio Risk is actively managed to protect profits and avoid bear market losses.**
 - **Total AUM: USD 130 million.**
- Greenwich Creek Capital is not a mutual fund, hedge fund, robo-advisor or hybrid advisor. Rather, GCCM **actively manages separate accounts**, whether individual, joint, or retirement accounts.
- Each client has his or her own separate account. GCCM does not have custody of clients' accounts, as we use third-party custodians (Interactive Brokers and Charles Schwab).

Why us?

- ✓ We believe everyone, not just the very wealthy, should have access to Active Asset and Risk Management. Let's level the playing field!
- ✓ We believe everyone deserves the chance at a decent retirement. Investing is the key to generating enough wealth for retirement. www.greenwichcreekcapital.com
- ✓ Typical Wall Street firms keep your hard-earned money invested 100% of the time without a proven risk management strategy in place. They don't protect your capital before and during a market downturn. We do!
- ✓ We promote life-long learning of asset management by telling you why we invest the way we do. We are fully transparent!
- ✓ Check GCCM's performance and track record at avoiding Bear Markets and reinvesting in Bull Markets.

The Alternative to Buy & Hold

- ✓ Most financial institutions offer clients products that are invested 100% of the time even though it is **not** in the client's best interest.
- ✓ At GCCM, we apply clear risk management strategies that evolve in parallel to the financial and economic cycles.
 - ✓ For example, if the economy is about to enter in an economic recession, our client's portfolios will reflect that reality. We will adjust and rebalance all portfolios to protect profits regardless of size.
- ✓ GCCM has developed a very detailed and effective Investment Process and Risk Management Strategy to make money in bull markets and protect capital in bear markets.
- ✓ We offer two investment portfolios: the **Financial Cycle Portfolio** (a balanced approach) and the **Freedom Equity Portfolio** (invested in equities only). Both portfolios have the ability to increase and reduce risk as the economic cycle evolves.

- 1. Buy-and-Hold** – It's not a strategy. It only performs in a growth environment.



- 2. Lack of Risk Management in Bull and Bear Markets** – Portfolios absorb unnecessary Market Risk and Volatility.



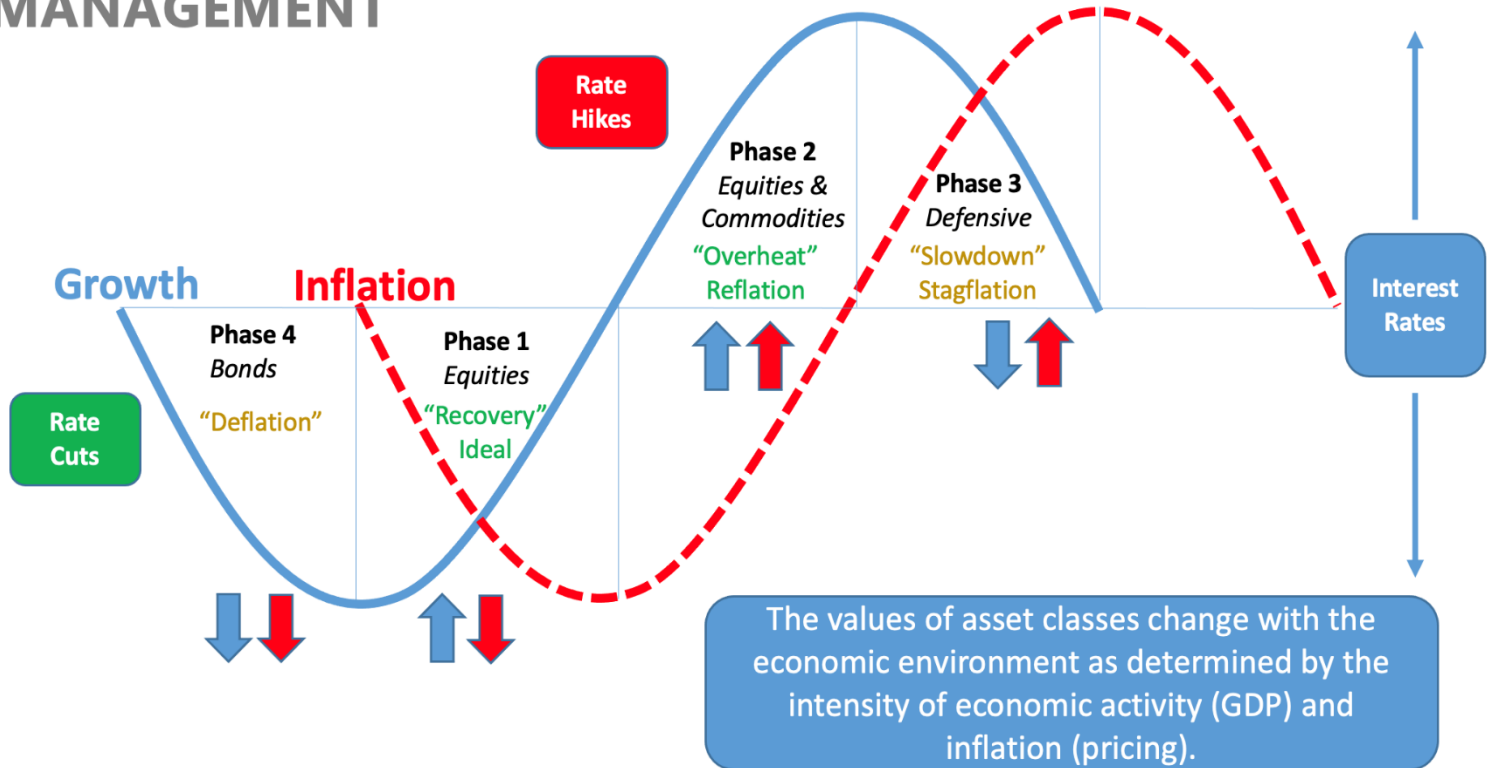
- 3. Client's Risk Profile** – Standard practice in the industry is to Ask investors to choose a “Static” risk profile for their portfolio by checking a box.



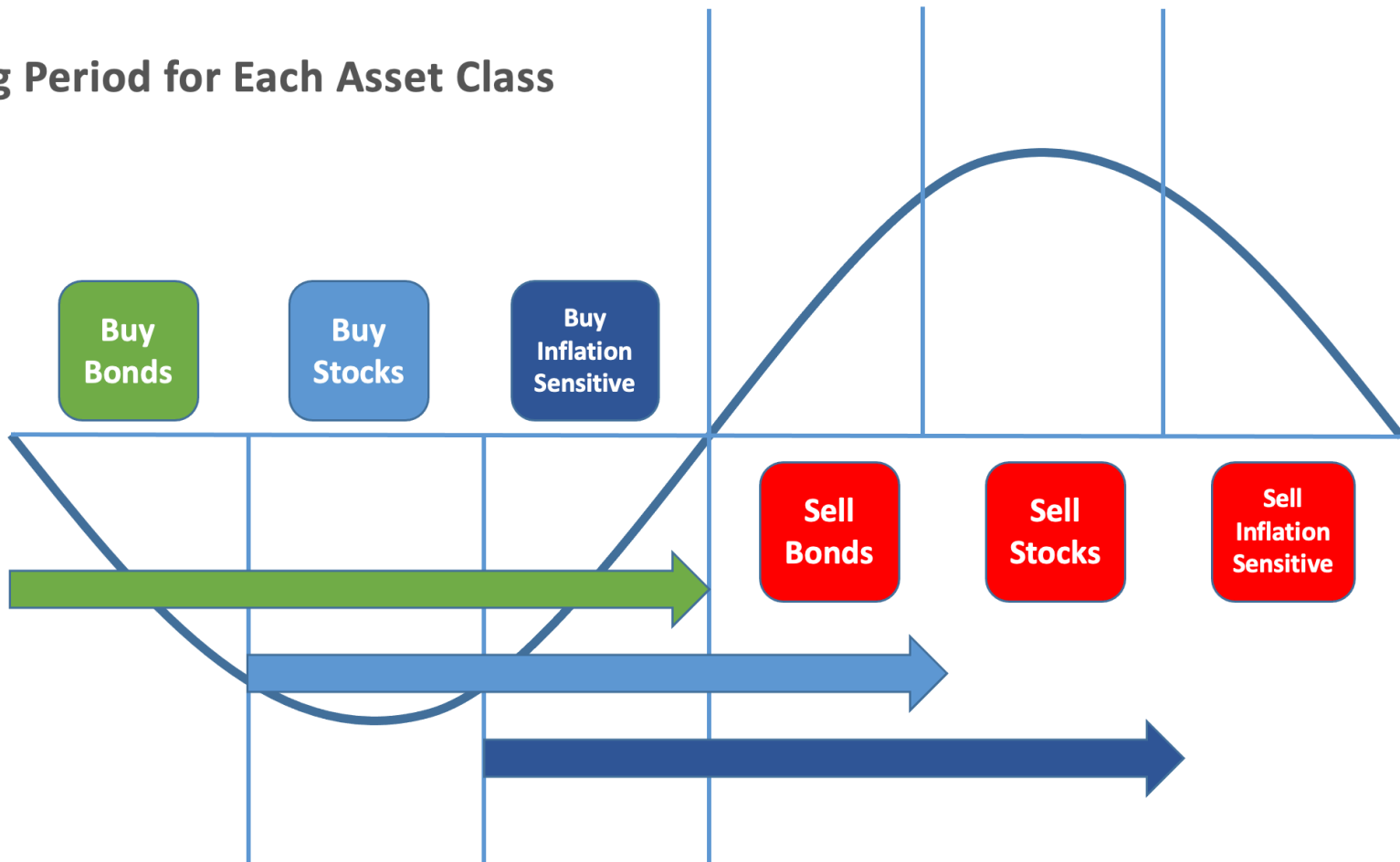
- 4. Volatility** – Works against your portfolio's performance.



GROWTH & INFLATION CORE OF RISK MANAGEMENT



Holding Period for Each Asset Class



Quantitative

Systematic component

1. Set of Trend Following Indicators
2. Set of Mean Reversion Indicators
3. Price, Volume and Volatility Indicators

Qualitative

Human factor to act on investor psychology

Macro

Top-Down Analysis to determine flow of capital and find investment opportunities

Technical

Analysis across multiple sectors and durations

Risk Management

Financial Markets and Securities should be analyzed in different time frames

Protection of Capital

Peace of mind

→ ↻ 🏠 <https://greenwichcreekcapital.com/insights/market-trends/>

Index Trend Table

This is the result of our quantitative analytical process, its main purpose is to determine the Main Trend (direction) of indices and asset classes, which is the most important information an investor can have. It prevents us from investing in the opposite trend of financial markets.

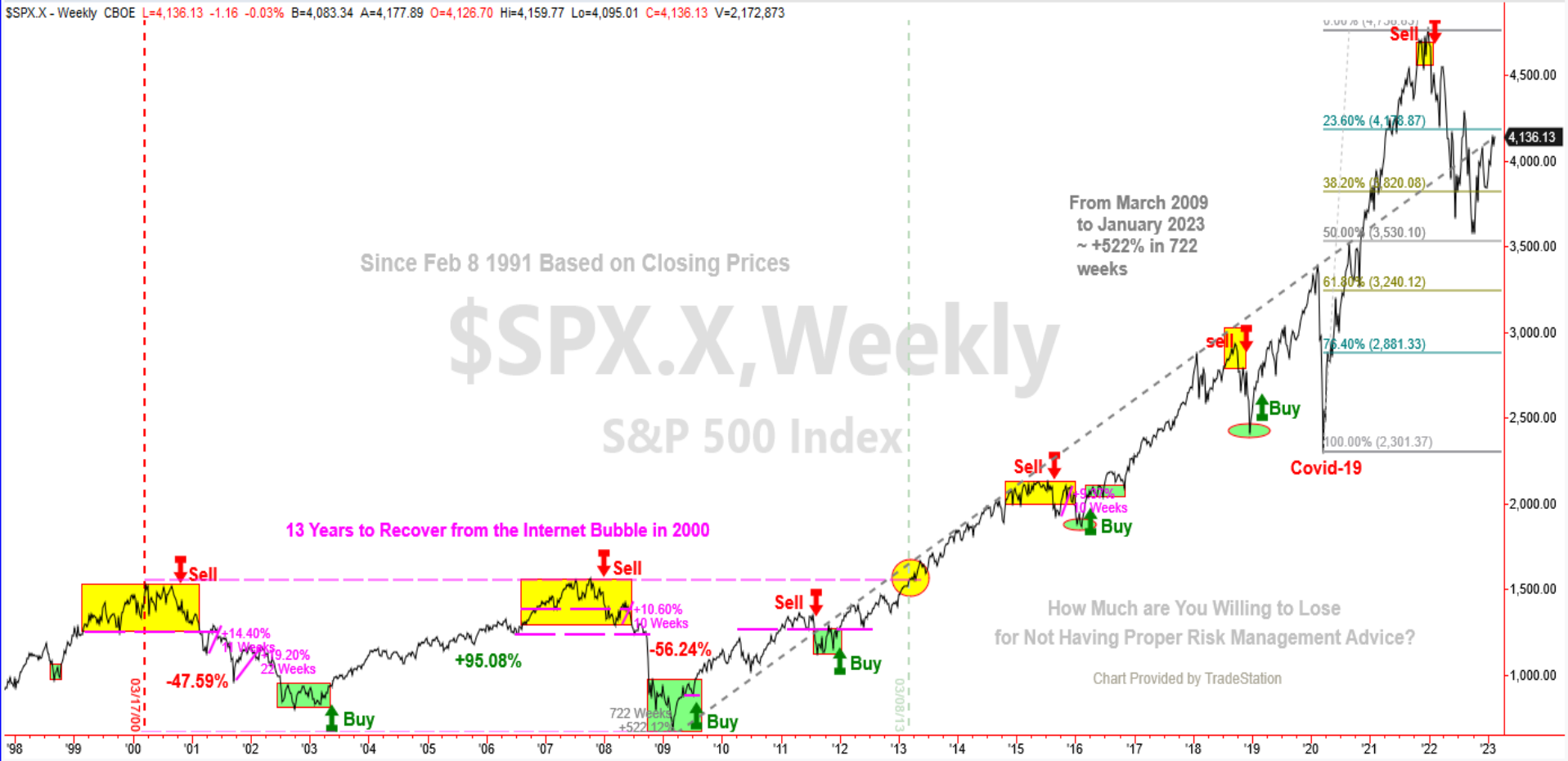
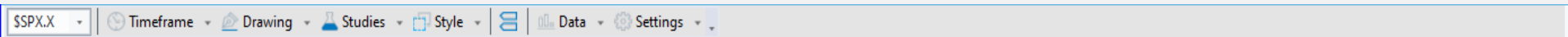
The Index Trend Table is published on our website and currently shows 41 different indices in the Americas, Europe, and Asia. It covers Stock Markets, Interest Rates, Currencies, Commodities, Emerging Markets, Crypto, and the 11 Sectors of the S&P 500 Index, a mirror of the U.S. economy for most investors.

<https://greenwichcreekcapital.com/insights/market-trends/>

INDEX TREND TABLE				
Data Subject to Change - Feb 03 - 2023	1 to 5 Weeks	6 to 23 Weeks	6 to 12 Months	
Index	Short-Term Trend	Mid-Term Trend	Long-Term Trend	Main Trend
S&P 500 Index	▲	▲	▲	▼
Nasdaq 100 Index	▲	▲	▲	▼
Nasdaq Composite	▲	▲	▲	▼
S&P 400 Mid Cap	▲	▲	▲	▲
Russell 2000 Small Cap	▲	▲	▲	▲
DJ Transportation Average Index	▲	▲	▲	▲
Volatility Index VIX	▼	—	▼	▼
10 Year U.S. Treasury Yield	▼	—	—	▲
U.S. Dollar Index - Cash Settle	▼	—	▼	▼
Euro EUR/USD	▲	—	▲	▲
British Pound GBP/USD	▲	▼	—	—
Japanese Yen USD/JPY	▲	—	—	▲
Bitcoin BTC/USD	▲	▲	—	▼
Ethereum ETH/USD	▲	▲	—	▼
Gold - Continuous Contract	▲	—	▲	▲
Light Crude Oil Spot WTIC	▼	▼	▼	▼
CRB Index - Reut-Jeffr. Commodities	▼	▼	▼	▼
Copper - Cont. Contract - CME	▲	—	▲	▲
South Korea Seoul Composite - KOSPI	▲	▲	—	▼
Nikkei 225 Index	▲	▲	▲	▼
Australia iShares MSCI (EWA)	▲	—	▲	▲
United Kingdom iShares MSCI (EWU)	▲	—	▲	▲
German DAX Composite	▲	▲	▲	▲

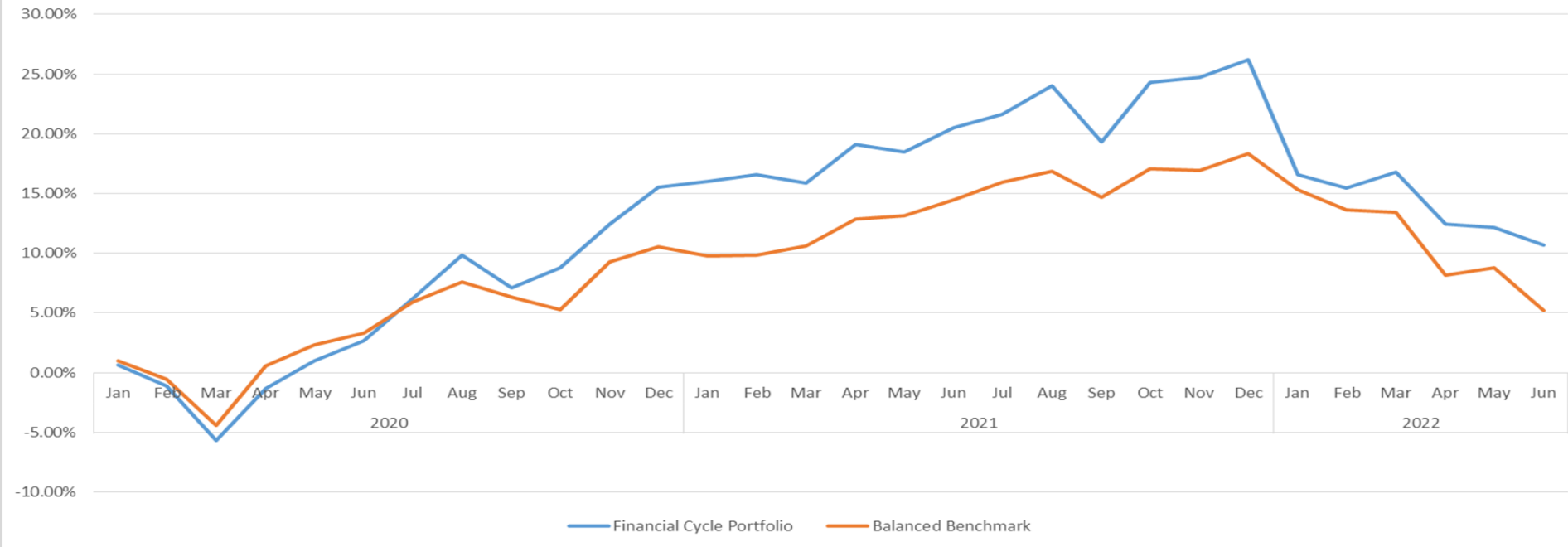
	<i>Full Recession</i>	<i>Early Recovery</i>	<i>Full Recovery</i>	<i>Early Recession</i>
	Market Bottom - Phase 1	Bull Market - Phase 2	Market Top - Phase 3	Bear Market - Phase 4
	Inverted yield curve, rush for liquidity, authorities relax money supply, high unemployment, high level of uncertainty	Activity rebounds (GDP, incomes), Credit growth, Profit growth, stimulating monetary policy, improving sales	Rising inflation, Short-term interest rates pushed up, bond yields rise, falling unemployment, PE multiples rise	Lower inflation expectations, lower interest rates, depressed demand, rising unemployment, PE multiples contract
Growth	↑	↑	↓	↓
Inflation	↓	↑	↑	↓
	<i>Full Recession</i>	<i>Early Recovery</i>	<i>Full Recovery</i>	<i>Early Recession</i>
Consumer Expect	Reviving	Rising	Declining	Falling Sharply
Industrial Prod	Bottoming Out	Rising	Flat	Falling
Interest Rates	Falling	Bottoming Out	Rising Rapidly	Peaking
Yield Curve & Monetary Policy Bias	Normal / Neutral	Normal / Hawkish (Steep)	Flattening Out / Constrained	Flat and or Inverted / Dovish
Risk	Goldilocks	Reflation	Inflation/Risk: Stagflation	Deflation

One Profitable Trade Out of Three: 33/66		Two Profitable Trades Out of Four: 50/50	
Trade 1:		Trade 1:	
Buy 100 shares at \$50 / share	\$ 5,000.00	Buy 100 shares at \$50 / share	\$ 5,000.00
Stock goes down 7%	\$ (350.00)	Stock goes down 7%	\$ (350.00)
Selling the stock recovers	\$ 4,650.00	Selling the stock recovers	\$ 4,650.00
Trade 2:		Trade 2:	
Buy 100 shares at \$46.50 / share	\$ 4,650.00	Buy 100 shares at \$46.50 / share	\$ 4,650.00
Stock goes down 7%	\$ (326.00)	Stock goes up 20%	\$ 930.00
Selling the stock recovers	\$ 4,324.00	Selling the stock recovers	\$ 5,580.00
Trade 3:		Trade 3:	
Buy 100 shares at \$43.24 / share	\$ 4,324.00	Buy 100 shares at \$55.80 / share	\$ 5,580.00
Stock goes up 20%	\$ 865.00	Stock goes down 7%	\$ (391.00)
Gross P/L	\$ 5,189.00	Selling the stock recovers	\$ 5,189.00
		Gross P/L	\$ 1,227.00
		Percent %	24.54









Benchmark: 30% SPDR S&P 500 ETF (SPY) + 50% Vanguard Total Bond Market ETF (BND) + 20% SPDR Barclays 1-3 Month T-Bill ETF (BIL).

Financial Cycle Portfolio
Performance Since Inception

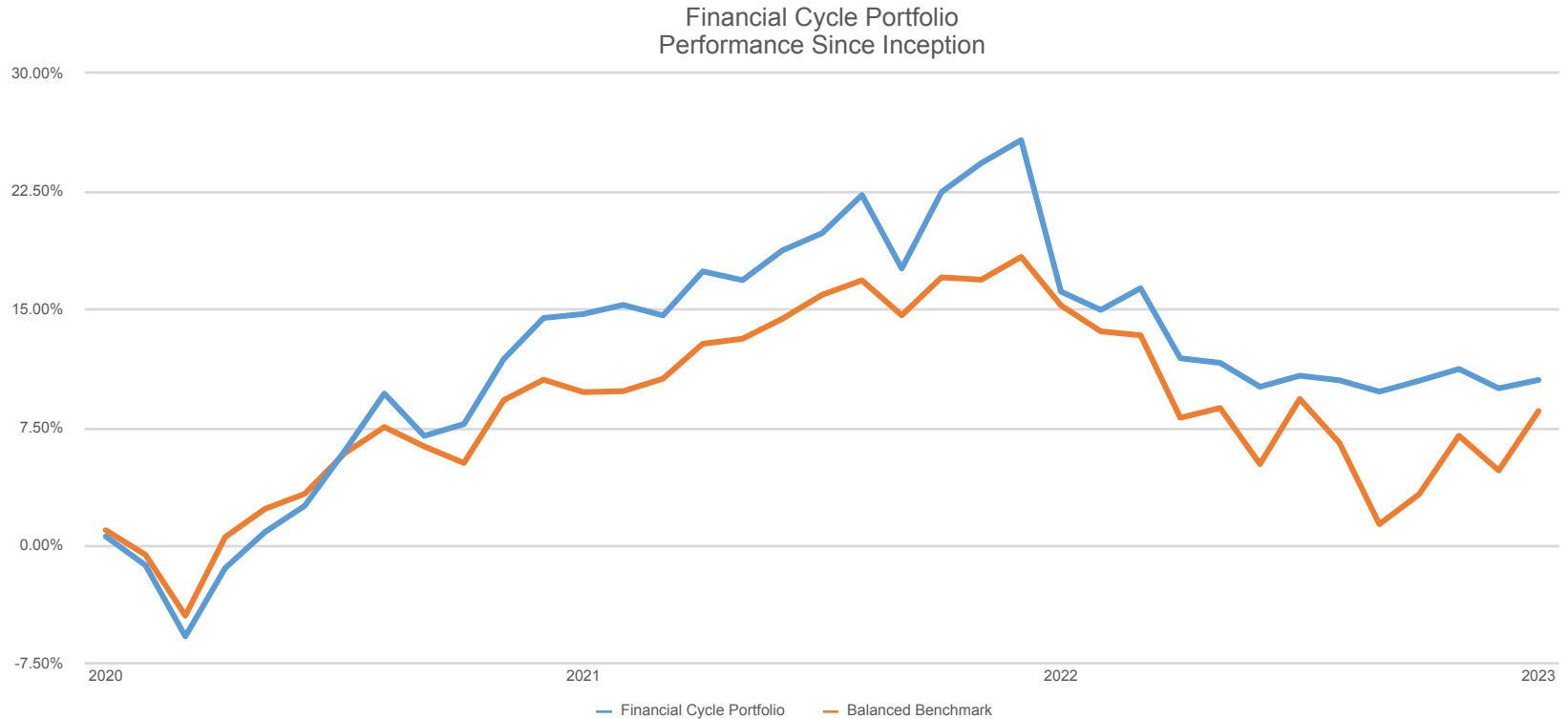


Past performance should not be taken as an indication or guarantee of future performance and no representation or warranty, expressed or implied, is made by GCCM regarding future performance.

- Seeks better RAR with lower volatility and exposure to risk
- The portfolio is positioned in the same direction as the *Main Trend* of the S&P 500 Index
- The allocation to risk in the portfolio is adjusted throughout the economic cycle
- Therefore the allocation to asset classes is in sync with the economic cycle
- Volatility Index  Portfolio Risk  Return 
- Volatility Index  Portfolio Risk  Return 
- Typical portfolio allocation to risk in stable market conditions is: 10% in money markets, 20% to 70% in equities, and the balance in fixed income
- Global Macro approach to investments using Currencies, Commodities, Equities, and Bonds
- In a high-risk environment the allocation to risk can drop to 0%

Although the inception date of the portfolio is January 2020, the portfolio manager has been successfully implementing and perfecting the same risk management and investment process since the end of the internet bubble (2003).

Benchmark: 30% SPDR S&P 500 ETF (SPY) + 50% Vanguard Total Bond Market ETF (BND) + 20% SPDR Barclays 1-3 Month T-Bill ETF (BIL).









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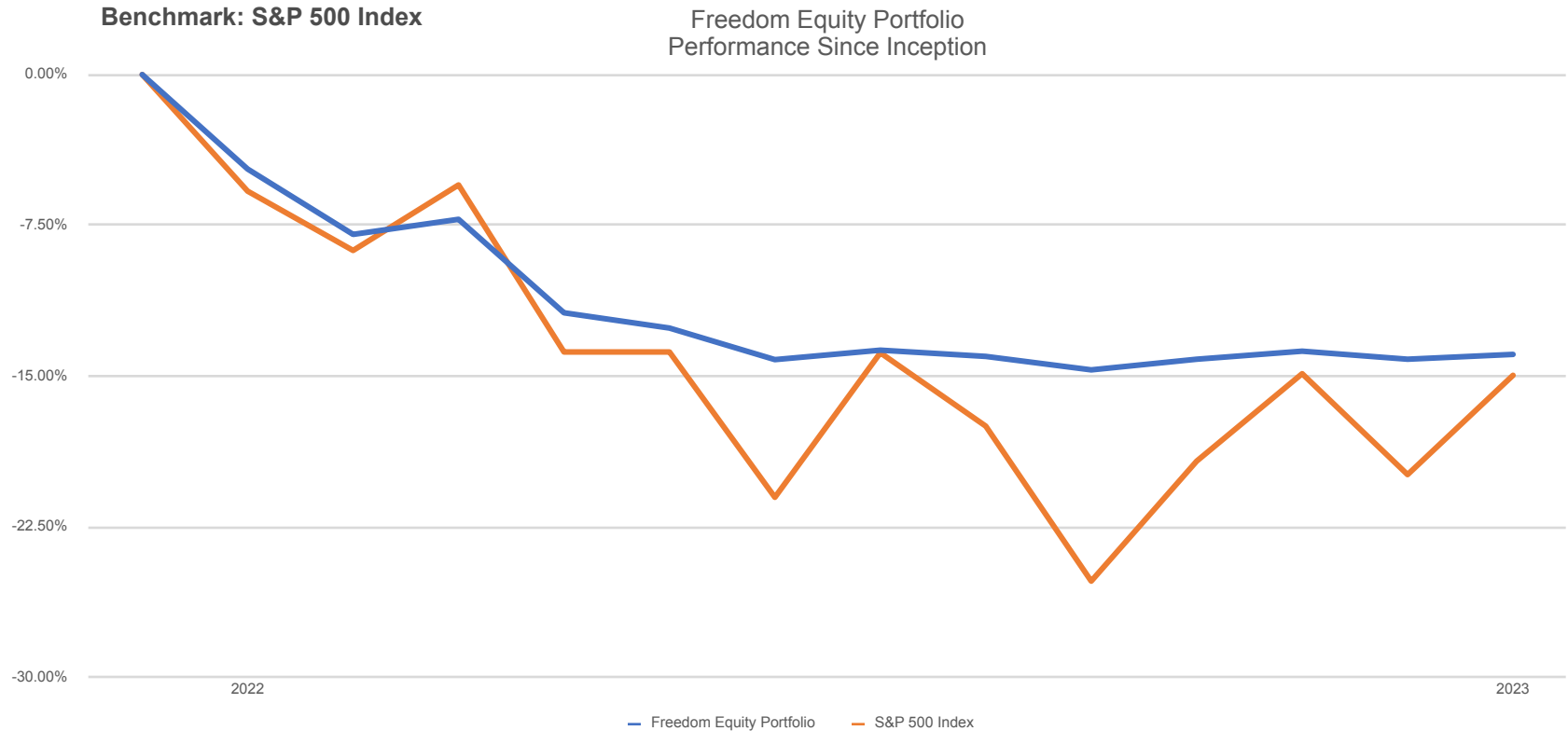
Aggregate Portfolio														
Monthly		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Annual
2020	Financial Cycle Portfolio	0.61%	-1.82%	-4.57%	4.61%	2.32%	1.65%	3.38%	3.45%	-2.45%	0.71%	3.83%	2.33%	14.49%
	Balanced Benchmark	1.01%	-1.55%	-3.89%	5.22%	1.78%	0.94%	2.49%	1.57%	-1.14%	-0.99%	3.80%	1.18%	10.57%
2021	Financial Cycle Portfolio	0.22%	0.51%	-0.58%	2.44%	-0.48%	1.62%	0.93%	2.02%	-3.82%	4.14%	1.50%	1.17%	9.87%
	Balanced Benchmark	-0.72%	0.06%	0.72%	2.01%	0.28%	1.12%	1.33%	0.79%	-1.90%	2.10%	-0.13%	1.24%	7.05%
2022	Financial Cycle Portfolio	-7.65%	-1.00%	1.20%	-3.82%	-0.26%	-1.36%	0.63%	-0.25%	-0.66%	0.63%	0.68%	-0.18%	-11.72%
	Balanced Benchmark	-2.60%	-1.43%	-0.22%	-4.62%	0.58%	-3.28%	3.94%	-2.57%	-4.84%	1.87%	3.60%	-2.06%	-11.46%
2023	Financial Cycle Portfolio	0.48%												
	Balanced Benchmark	3.61%												

Benchmark: 30% SPDR S&P 500 ETF (SPY) + 50% Vanguard Total Bond Market ETF (BND) + 20% SPDR Barclays 1-3 Month T-Bill ETF (BIL).

Aggregate Portfolio													
Cumulative Since Inception		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	Financial Cycle Portfolio	0.61%	-1.22%	-5.74%	-1.40%	0.89%	2.56%	6.03%	9.69%	7.00%	7.75%	11.88%	14.49%
	Balanced Benchmark	1.01%	-0.56%	-4.42%	0.57%	2.36%	3.32%	5.89%	7.56%	6.33%	5.28%	9.27%	10.57%
2021	Financial Cycle Portfolio	14.74%	15.32%	14.65%	17.45%	16.89%	18.78%	19.88%	22.30%	17.63%	22.49%	24.33%	25.79%
	Balanced Benchmark	9.78%	9.84%	10.63%	12.85%	13.17%	14.44%	15.96%	16.88%	14.66%	17.07%	16.92%	18.37%
2022	Financial Cycle Portfolio	16.16%	15.00%	16.38%	11.93%	11.64%	10.12%	10.82%	10.53%	9.81%	10.50%	11.25%	10.02%
	Balanced Benchmark	15.29%	13.64%	13.39%	8.15%	8.77%	5.21%	9.35%	6.54%	1.39%	3.29%	7.01%	4.80%
2023	Financial Cycle Portfolio	10.55%											
	Balanced Benchmark	8.58%											

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- Seeks to outperform S&P500 Index with similar volatility
- Invests 100% of the assets in S&P500 and Nasdaq Stocks
- The portfolio is positioned in the same direction as the *Main Trend* of the S&P 500 Index
- The allocation to risk in the portfolio is adjusted throughout the economic cycle
- Therefore the allocation to asset classes is in sync with the economic cycle
- Volatility Index  Portfolio Risk  Return 
- Volatility Index  Portfolio Risk  Return 
- At the time of increased risk, the portfolio manager can reduce risk by allocating capital to cash or money markets. In stable market conditions, the portfolio maybe 90% to 100% invested in equities.
- In a high-risk environment the allocation to risk can drop to 0%



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Portfolios I Freedom Equity Portfolio - Performance

Freedom Equity Portfolio		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Annual
Monthly		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Annual
2022	Freedom Equity Portfolio	-4.70%	-3.41%	0.82%	-5.02%	-0.86%	-1.80%	0.55%	-0.36%	-0.77%	0.62%	0.46%	-0.45%	-14.16%
	S&P 500 Index	-5.80%	-3.14%	3.58%	-8.80%	0.01%	-8.39%	9.11%	-4.24%	-9.34%	7.99%	5.38%	-5.90%	-19.90%
2023	Freedom Equity Portfolio	0.27%												
	S&P 500 Index	6.18%												

Inception: January 06 2022

Benchmark: Standard & Poor's 500 Index.

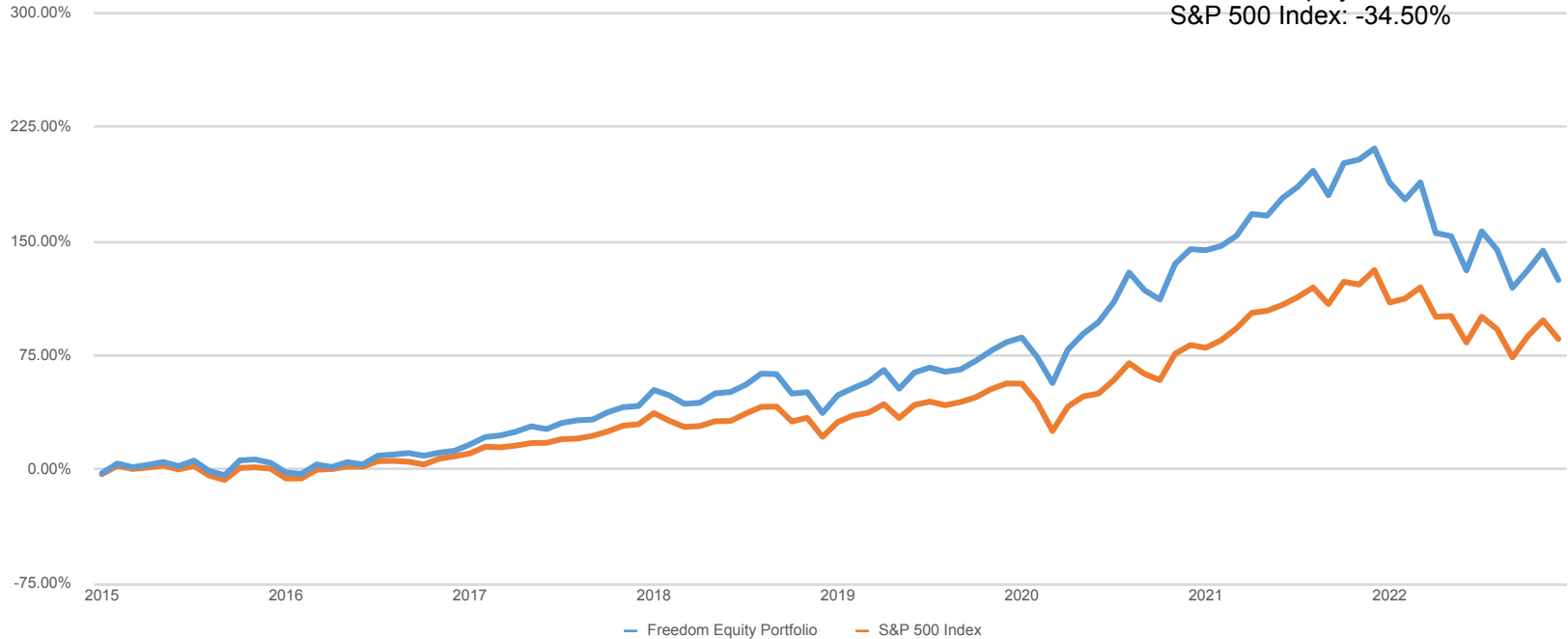
Freedom Equity Portfolio		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Cumulative Since Inception		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	Freedom Equity Portfolio	-4.70%	-7.95%	-7.20%	-11.85%	-12.61%	-14.18%	-13.71%	-14.02%	-14.69%	-14.16%	-13.76%	-14.16%
	S&P 500 Index	-5.80%	-8.75%	-5.49%	-13.80%	-13.80%	-21.03%	-13.84%	-17.49%	-25.20%	-19.23%	-14.88%	-19.90%
2023	Freedom Equity Portfolio	-13.92%											
	S&P 500 Index	-14.96%											

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Benchmark: S&P 500 Index

Back-Tested Freedom Equity Portfolio
Performance Since Inception

Since the stock market peak in Nov
2021 to Dec 2022:
Freedom Equity Portfolio: -40.96%
S&P 500 Index: -34.50%



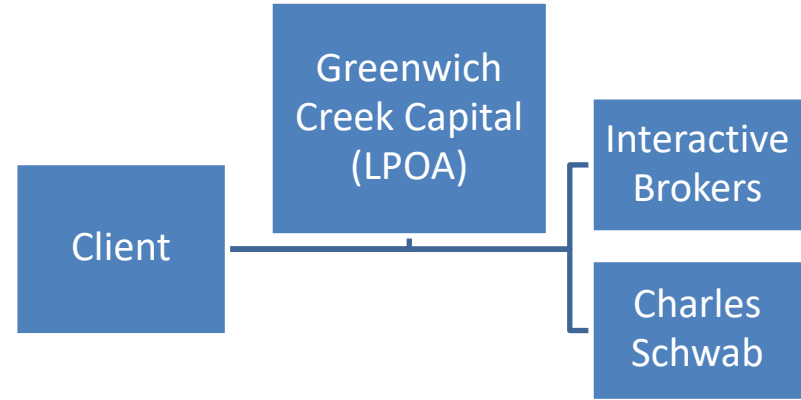
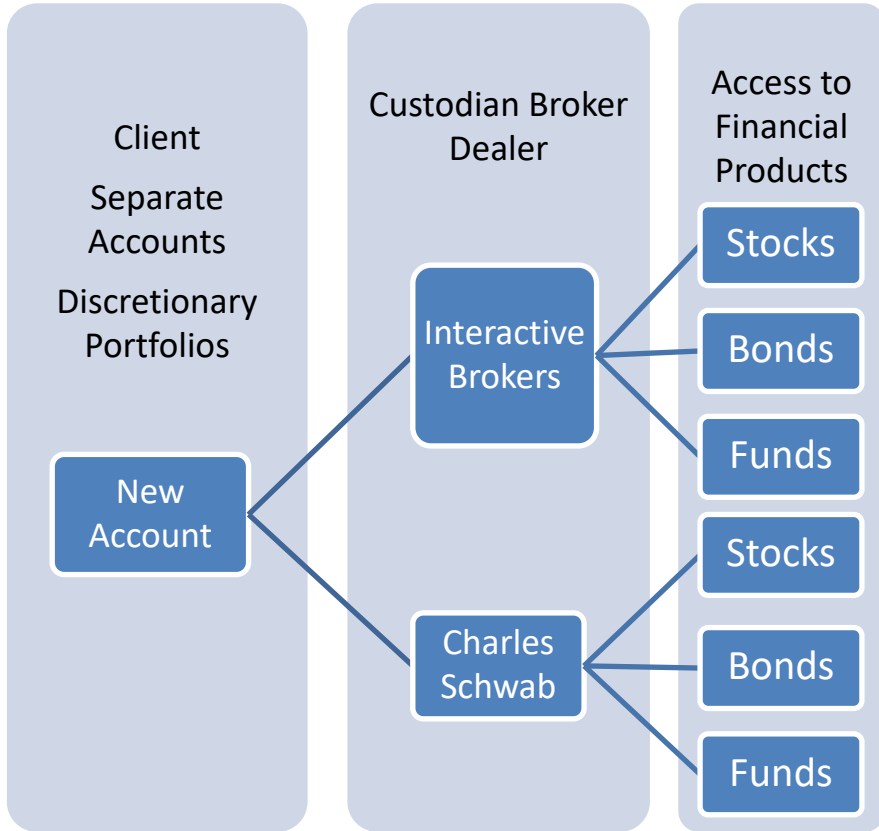
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Portfolios I Back-Tested Freedom Equity Portfolio Performance



Freedom Equity Portfolio		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Cumulative Since Inception		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015	Freedom Equity Portfolio	-2.27%	4.11%	1.68%	3.23%	5.12%	2.37%	6.02%	-0.88%	-3.57%	6.21%	6.75%	4.54%
	S&P 500 Index	-2.91%	2.55%	0.49%	1.47%	2.78%	0.20%	2.47%	-3.78%	-6.72%	1.22%	1.59%	0.76%
2016	Freedom Equity Portfolio	-1.82%	-2.73%	3.48%	1.77%	5.05%	3.45%	9.29%	10.00%	10.99%	9.24%	11.24%	12.45%
	S&P 500 Index	-5.70%	-5.78%	0.04%	0.44%	2.15%	1.97%	5.69%	5.82%	5.29%	3.47%	7.28%	8.81%
2017	Freedom Equity Portfolio	16.61%	21.48%	22.58%	25.01%	28.54%	26.73%	30.79%	32.49%	32.97%	37.80%	41.16%	41.90%
	S&P 500 Index	10.76%	15.11%	14.75%	15.89%	17.53%	17.70%	20.12%	20.47%	22.29%	25.18%	29.00%	29.90%
2018	Freedom Equity Portfolio	52.42%	48.91%	43.31%	44.05%	50.20%	51.08%	55.90%	63.17%	62.84%	50.04%	51.00%	37.27%
	S&P 500 Index	37.22%	32.23%	28.10%	28.76%	31.89%	32.05%	36.95%	41.32%	41.52%	31.74%	34.18%	21.66%
2019	Freedom Equity Portfolio	49.04%	53.66%	57.83%	65.56%	53.26%	63.93%	67.17%	64.42%	65.88%	71.59%	78.25%	83.81%
	S&P 500 Index	31.40%	35.66%	37.51%	43.12%	34.00%	42.63%	44.78%	42.42%	44.46%	47.66%	53.00%	56.68%
2020	Freedom Equity Portfolio	86.95%	74.13%	56.97%	78.94%	89.33%	97.01%	110.24%	129.66%	118.01%	111.90%	135.37%	145.00%
	S&P 500 Index	56.61%	44.21%	25.47%	41.40%	48.14%	50.10%	58.94%	70.04%	63.02%	58.95%	76.24%	82.00%
2021	Freedom Equity Portfolio	144.29%	147.05%	153.75%	168.08%	167.00%	178.55%	186.01%	196.55%	180.44%	201.48%	203.86%	211.18%
	S&P 500 Index	80.14%	85.15%	92.93%	103.13%	104.47%	108.37%	113.46%	119.81%	108.90%	123.56%	121.76%	131.20%
2022	Freedom Equity Portfolio	188.67%	177.63%	188.92%	155.60%	153.55%	131.01%	156.66%	144.65%	119.62%	131.18%	144.03%	124.67%
	S&P 500 Index	109.92%	112.54%	119.85%	100.55%	101.01%	83.64%	100.55%	92.37%	73.87%	87.77%	98.21%	85.93%

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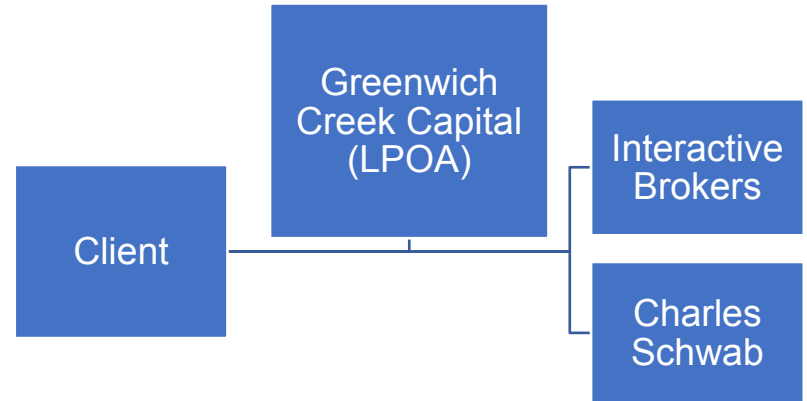
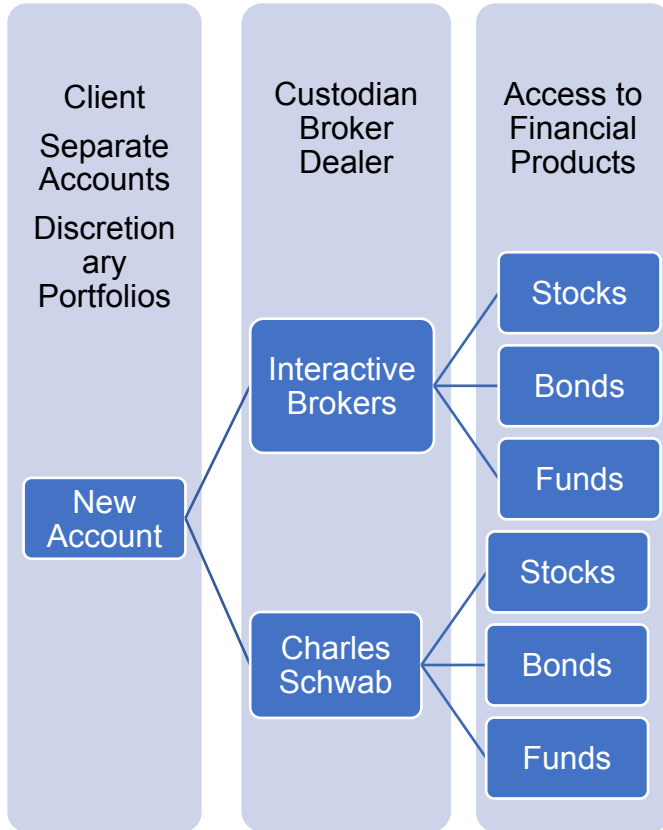
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Quantitative

Systematic component

Qualitative

Human factor to act on investor
psychology

Risk Management

Analyzed in different time
frames

Protection of Capital

Peace of mind

<https://greenwichcreekcapital.com/> *(For Stock Market Commentary and Analysis)*

<https://greenwichcreekcapital.com/insights/market-trends/> *(For Index Trend Table)*

<https://greenwichcreekcapital.com/performance/> *(For Portfolio Performance)*

<https://greenwichcreekcapital.com/insights/investment-process/> *(For Investment Process)*

1. As the cornerstone of all our business endeavors, policies and transactions, we unequivocally profess and permanently maintain the unalterable and inalienable dignity of every human person who by being so is worthy to be fully and duly respected.
2. This guiding principle of all our business undertakings requires that every human person be treated with the corresponding justice, not only with respect and fairness, as such fairness can be interpreted in a totally subjective way.
3. We firmly profess an unquestionable awareness of the fact that no matter how much material wealth may be accumulated in this life, with death all must be left to others or be taken by them.
4. Thus, we embrace an awareness of the social responsibility for whatever personal qualities, gifts and opportunities that may be ours.
5. We uphold that profit is good, but only if it radically excludes any exploitation of other people and/or disregard for basic human values such as honesty, family life, decent wages for employees, participation in the economic growth of their workplace. Profit, yes! But not at any price!
6. We categorically reject any financial speculation understood as the merciless financial benefits of some at the expense of other human beings in their dignity, work and prosperity. Riches fulfill their function of service to all humankind when they are destined to produce benefits for others and for society in general in a balanced and honest way, not being used to promote self-centeredness and willful lack of concern for the good of others.



Investment Advisor
Greenwich Creek Capital

Our Executives

Principles & Ethics



Meet Saul A. Padilla, RIA

35 years experience in Wealth Management

His portfolio management style is dynamic. It focuses on both making and protecting money. The proprietary investment process we apply as a firm has taken Saul over 15 years to develop. The core is to invest in sync with the financial cycle. He named his investment process The Financial Cycle Portfolio.

Saul grew up in Argentina and moved to the U.S.A. in 1985 with his family. His career in investments began independently in 1987. In early 1991, he was hired by Shearson Lehman Brothers. In 2000, he joined Morgan Stanley Private Wealth Management. Later, in 2003, he joined EFG Capital International.

Finally, in 2008, Saul founded his own firm, Greenwich Creek Capital Management, with two ideas in mind: (1) transparency with clients and (2) a focus on further developing his proprietary investment process.

He is married to his wife for 44 years. Together they have three children and 10 grandchildren.

E: spadilla@greenwichcreekcapital.com



Meet Mikel Amigot

34 years experience in Entrepreneurship, Management, and Investment

Entrepreneur & Investor, CEO at IBL Education, IBL Studios, and IBL News. Author. Founder of the Rosary Network. Manager at Nineveh Capital Multifamily Office. Series 65 candidate.

Built on Open edX, the IBL Platform powers Tesla, NVIDIA, IBM, Cisco, NASA, Adidas Parley, MIT, DoD, University of Illinois, University of Phoenix, Western Governors University, and GW, among others. Overall, over 1.5M+ learners.

IBL was founded by Mikel Amigot, a Spanish-American author and CEO living in Greenwich, Connecticut. Mikel is a self-taught entrepreneur, investor, best-selling author, and lifelong learner who has spent his career developing innovative ideas in the fields of media, technology, and education. He holds a BA degree in Information Sciences from the University of Navarre. He is member of the Modern States Leadership Advisory Board, which runs the New York-based "Freshman Year For Free" initiative.

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Meet Maria R. Padilla Hurd, CMT

9 years experience in Wealth Management

Maria earned a Bachelor of Arts degree from the College of William & Mary in 2013. She majored in Anthropology and enjoyed time excavating and learning about ancient civilizations. In the workplace, she applies what she learned about human behavior to trading and investing. After all, our markets are made up of people!

Maria realizes investing is very time-consuming and is here to help alleviate that burden the best she can.

Most importantly, her goal is to be transparent with the people that trust the firm to invest their money on their behalf, communicating to them investment decisions and the thought process behind them.

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Meet Ben Padilla, MBA

15 years Management Experience

Ben was born in Buenos Aires, Argentina and grew up in Key Biscayne, Florida. He graduated from Middlebury College (Vermont, USA) with a Bachelor of Arts (Political Science) in 2006. He holds an MBA from Singapore Management University (2019) and has been employed in various capacities by the Schulte Group since 2008 in Latin America, Europe and most recently, Singapore in Mergers & Acquisitions.

Ben joined our firm in 2019. He is active in capital raising, strategy, and managing the firm's finances, accounting, and forecasting. He is passionate about the firm's mission to democratize asset management by making Premium Wealth Management available to Everyone!

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Meet Daniel Gowland, MBA

33 years Management Experience

Daniel brings more than 33 years of international experience in global financial markets, Investment, Corporate, and Wealth Management businesses.

He received a Bachelor of Science in Economics from the Universidad Católica Argentina in Buenos Aires (1986), a degree in Economics and Business Administration from the ESEADE in Buenos Aires, a Portfolio and Investment Management degree at New York University, NY (1998), and a Diploma from Stanford University in California, where he attended the Executive Program (2004).

Daniel began his career at Citibank, Buenos Aires Branch, Argentina. There he served in different positions within the Consumer, Commercial, and Investment Bank. He was responsible for marketing and sales of innovative products to Institutional Investors (Pension Funds, Financial Institutions, and Public Companies). Thereafter he joined ING Barings in New York and later served as a Director in charge of the Bank of Nova Scotia in New York. Daniel moved on to serve as the Head of the Client Solutions Group at Citibank Private Bank, worked for Bank of America-Merrill Lynch in New York, and led the HSBC Family Office initiative in Latin America.

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Meet Pedro Huertas del Pino, MBA

12 years of Management Experience

He brings more than 10 years in high-responsibility roles in consumer goods and industrial markets. He started out his career in the P&G finance department and has developed a complete business acumen from management roles. He graduated from Universidad de Piura (Lima, Peru) with a dual degree in finance and accounting. He holds a dual MBA from ESADE Business School (Barcelona, Spain) and Universidad del Pacífico (Lima, Peru) 2019. With additional studies in Financial Planning and Corporate Financial Strategy from PAD (Lima, Peru); an Executive program in Negotiation, Strategy, and International Business from McDonough School of Business – Georgetown (Washington, USA), and Japanese Corporate Management from HIDA Institute (Osaka, Japan).

Pedro has recently joined our firm with a clear mission to develop the business in Peru, Chile, Ecuador, and Bolivia. His most important goal is to open Latin America to an option that holds the investors' interest first.

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Meet Dillon Hurd, PhD (c)

7 years Management Experience

Dillion has an engineering background with a focus on adaptive predictive control systems. He is currently working towards a dual Ph.D. in Chemical Engineering and Statistics at Iowa State University.

Dillion updates, optimizes, and back-tests all the trading strategies used in Greenwich Creek Capital Management and Freedom's augmented investing process. Given his background in predictive modeling and systems optimization, he has been able to add a level of statistical sophistication to the company's trading strategies.

He also focuses on business development, applying his small business experience. Early in his career, Dillion participated in multiple business accelerator programs through Iowa State University to launch startup companies.

Maria became his lovely wife in 2016. Together they have three children. In his free time, during the winter, he enjoys spending time with his children building RC airplanes. Recently, they have been building WWII planes using a 3D printer! During the warmer months, he enjoys fishing, kayaking, riding, hunting, surfing, and spending as much time outdoors as possible.

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Meet Gema Fernandez-Calvillo, PA, MBA

16 years Management Experience

Gema was born in Madrid, Spain. She finished her studies at La Fundación in Madrid and then pursued a Law Degree at the University of San Pablo CEU (Spain). In 2006, she completed her MBA at the Instituto de Empresa (Madrid, Spain). Gema has worked in real estate development since 2006. She joined her family's real estate development business in 2008 and in 2015, she began advising Greenwich Creek Capital Management on real estate investment opportunities. She is passionate about real estate development and has a wealth of sector knowledge and experience to contribute to any real estate development project.

As our firm developed the strategy for Freedom Invest, Gema noticed there is a growing and underserved Hispanic market in the U.S.A. for our asset management services. She is active in developing our firm's Spanish language communications, marketing, and content strategy.

Gema is married since 2015 and has three children.

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Investment Advisor
Greenwich Creek Capital

Our Executives

Principles & Ethics



Declaration of Principles

We uphold the following principles,
professionally and personally

Fiduciary Responsibility

Do we have any conflicts of interest with our clients?

A conflict of interest arises when our interest as a portfolio manager conflicts with your interest as an investor. Unfortunately, the industry is full of them. **Greenwich Creek Capital does not have any conflicts of interest with its clients.** It is important to know that as Registered Investment Advisors, we are “fiduciaries” of our clients. In other words, we are always required to act in their best interest and never place our own interest ahead of our clients’.

If any conflicts were to arise, we are obligated to disclose them.

Therefore, to keep things crystal clear, we do not receive any commissions, rebates or money from anyone, whether mutual funds, ETFs, our custodians or any other institution, for selling any products to our clients. As fiduciaries, we only represent our clients and are only paid by them.

Very few of us have the opportunity to hire an active asset manager!

Is a professional actively managing your portfolio? Are you investing in your future well-being and your family's financial well-being?

If you have an investment portfolio, has your portfolio manager ever bothered to explain to you how he/she manages risk?

We want to speak with you!

Call or email us:

Benjamin Padilla

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