

*“We have a responsible, evidence-based process, which doesn't require us to guess at what's going to happen.”*

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**Designation:**  
CPA

### **How do you apply your institutional experience to helping individual clients today?**

During my institutional career, I developed expertise in investment management, meaning selecting investment strategies, evaluating different investment management processes, and interpreting and applying ERISA guidelines for qualified investment plans, particularly in ensuring fiduciary responsibilities were upheld. I learned from the ground up how to manage a broker dealer and an investment management firm. This deep understanding of how the investment management business works informs many of the portfolio choices I make with clients. Combining this with my expertise as a CPA, I've been able to develop what I think is a responsible investment process for individual investors. Tax implications are of enormous importance, and I've used my background and skills to implement a very tax-efficient investment process geared to maximize after-tax returns on a global investment portfolio.

### **Why did you become a financial advisor?**

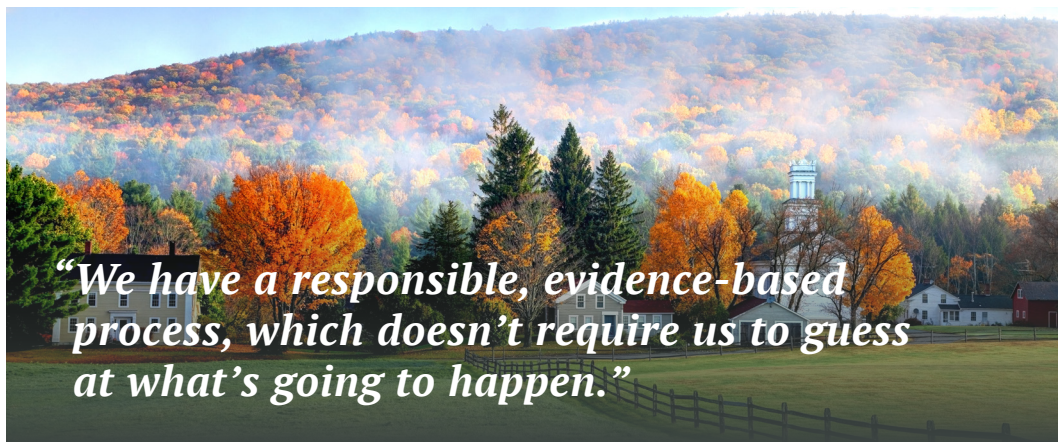
When I left the institutional business, I still wanted to be in the investment management business. But on the institutional side, you never deal with the owner of the money. You deal with intermediaries. I wanted to deal directly with the people whose money it was, because it's a much more satisfying process to be helping people directly.

### **Why do you believe in what you do?**

We have a responsible, evidence-based process, which doesn't require us to guess at what's going to happen. We can deal with the possibility of different things happening and we always know what the appropriate response will be. There is no guessing in the equation. No one hires us because they think we're better stock pickers or market timers. They hire us because we can deal with the circumstances that exist and leverage those circumstances to create opportunities.

### **What achievement are you're particularly proud of?**

I was very proud that an article of mine on the taxation of investment income and tax efficient investment strategies was accepted for publication in The CPA Journal. It's the flagship publication of the NY State Society of CPAs, and it's stringent editorial and review process makes publication a significant accomplishment.



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**W**ith more than four decades in the financial services industry, Harvey is a seasoned financial advisor who can draw upon a deep well of knowledge to serve his clients. He takes a holistic approach to wealth management and is particularly skilled in dealing with the highly complex financial circumstances of high-net worth clients.

Harvey began his career with a CPA firm, with responsibility for his firm’s investment manager and broker dealer audits. He then moved on to the institutional side of the investment management business, where he spent 25 years. During his institutional career, he was responsible for selecting investment strategies, evaluating investment management processes, and understanding the ERISA requirements regarding pension funds and fiduciary responsibility. He rose to the position of Executive Vice President of Atlanta Sosnoff Capital, an Investment Advisor managing \$5 billion for institutions and individuals. He was also the Controller and Associate Director of Operations for Sanford C. Bernstein and Co., a leader in the development of discretionary account management for individuals and institutions.

He became increasingly interested in how he could use his skills to help individual investors and co-founded ARC Investment Planning and Management, a Lexox, MA-based investment advisory firm. In 2016, he joined Apella.

Harvey is a past member of the Personal Financial Planning Committee of the New York State Society of CPAs (NYSSCPA) and has written for The CPA Journal. In his free time, he enjoys tennis and gardening. He has also served on the board of Guiding Eyes for the Blind.

He holds a B.B.A. in Accounting from Baruch College, part of the City University of New York. Harvey lives in Lenox, MA with his wife.