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KEVIN J. PALMER

Kevin J. Palmer is the founding member of SMA Institute, a Behavioral Finance Firm where his groundbreaking research in wealth stratification has been used by investment brokerage firms, governments and pension providers to fine-tune their business models for maximum socioeconomic impact. During his 20 years with two of Wall Street's most respected firms, Palmer provided the critical insights required to effect strategic global shifts that maintained competitiveness during the most challenging times. Palmer is also a frequent contributing business editor in print and broadcast, delivering relevant financial information that exposes truth behind media hype by distilling complex issues into relatable terms. In his upcoming book, *The Quiet Rich*, *Quest for the American Dream*, this champion of financial justice is disruptive in breaking down the doors of understanding to give everyone their fair chance at achieving wealth through personal enterprise. When not anticipating the financial future, Palmer literally digs into the past as an avid avocational archeologist, participating in digs around the globe. Closer to home, he is involved in wild animal rescues, helping injured critters return to health.