



**Stephen Masterson, CPA**  
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Stephen is the founder of SM+Co and is based in Southern California. He is a CPA with a Big 4 public accounting background, a Partnership in a Global 7 accounting firm, and roles in industry as a C-Level Executive in Finance, Accounting, Credit, and Operations.

Stephen's experience in public accounting ranges from serving as an Audit Partner, a Consulting Partner, a Los Angeles Office Managing Partner, and the U.S. Practice Leader for the Financial Services Industry. He has extensive experience in financial accounting and reporting, corporate governance, internal audit, mergers and acquisitions, pre-IPO readiness, regulatory compliance, risk management, Sarbanes-Oxley, and technical accounting advisory. Most recently, Stephen has started working with clients in regard to business automation and artificial intelligence to streamline operations, enhance profit margins, and maximize the ultimate client experience.

Stephen's experience in industry includes having served as the Chief Financial Officer and Chief Accounting Officer for two publicly traded institutions where he successfully executed mergers and acquisitions, the Chief Operating Officer for one publicly traded bank where he successfully navigated the financial crisis of 2008, and the Chief Credit Officer for a Fortune 500 brokerage firm where he successfully automated credit operations, underwriting, and servicing.

Outside of client service, Stephen is active in the nonprofit community, currently serving on the board of directors for ShelterBox USA. Previously, he has served on the boards of the Santa Barbara Botanic Garden, the American Red Cross in Santa Barbara, the California Society of CPAs in Irvine, and the Finance Committee of the Santa Barbara Zoo.

#### **PROFESSIONAL AFFILIATIONS**

American Institute of Certified Public Accountants  
California Society of Certified Public Accountants  
National Association of Corporate Directors

#### **EDUCATION**

University of Alabama – B.S., Commerce and Business Administration, Major in Accounting  
Columbia Business School – Executive Program (in progress)  
Cornell University – Certificate Degree in Psychology of Leadership  
Harvard Business School – Certificate Degrees in Negotiation and Disruptive Strategy

#### **PUBLICATIONS**

Stephen is often quoted on technical accounting and risk management matters by news sources including Accounting Today, Bloomberg, Compliance Week, and Reuters. In 2018, he published a CECL Implementation Guide for Financial Institutions that guided management through the intricacies of adopting the new standard for credit losses.