



Kevin G. Carani, CRPS®

Director, Retirement Plan Services

Kevin G. Carani is the Director of Retirement Plan Services for Clearwater Capital Partners, LLC. As a Chartered Retirement Plans SpecialistSM, CRPS[®], with over 30 years of experience in the financial services industry, Kevin brings a unique perspective to the wealth management industry. His primary focus with Clearwater Capital is to bring a high level of expertise to the design and management of corporate retirement plans (both qualified and non-qualified), educating plan sponsors on fiduciary responsibility and helping develop plans that add value to business owners and plan participants.

Before joining Clearwater Capital Partners, Kevin was Vice President and Director of Consumer Lending at West Suburban Bank. He was responsible for Mortgage and Consumer Lending, Loan Servicing, and Collections. In addition, he had direct oversight of all Compliance and Legal functions related to the Consumer Lending functions.

Kevin began his career in finance in 1984, working for Associates Commercial Corporation. In 1989, he founded an Automobile Finance and Mortgage Lending company where his passion for consumer education grew. In 1995, he merged his company with another residential lender and became President of Shamrock Bancorp, a Mortgage Banker with 20 employees and \$200 million in annual sales. In this role, Kevin was responsible for Sales, Operations, and Employee Benefits, including sponsoring the Qualified Plan.

Kevin has a Bachelor of Science Degree in Finance from Bradley University and a Master of Business Administration (MBA) from Northern Illinois University. His professional development includes the Chartered Retirement Plans SpecialistSM, CRPS[®] designation through the College for Financial Planning[®], and the Accredited Investment Fiduciary (AIF[®]) designation through the Center for Fiduciary Studies in association with the University of Pittsburgh, Joseph M. Katz Graduate School of Business.

As a former small business owner and plan sponsor, Kevin is acutely aware of the importance of robust plan design, educating plan sponsors of their fiduciary responsibilities, providing plan participants with the tools and support to adequately plan for a successful retirement, and controlling plan expenses to maximize plan returns.



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Investment Advice offered through Clearwater Capital Partners a Registered Investment Advisor.

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