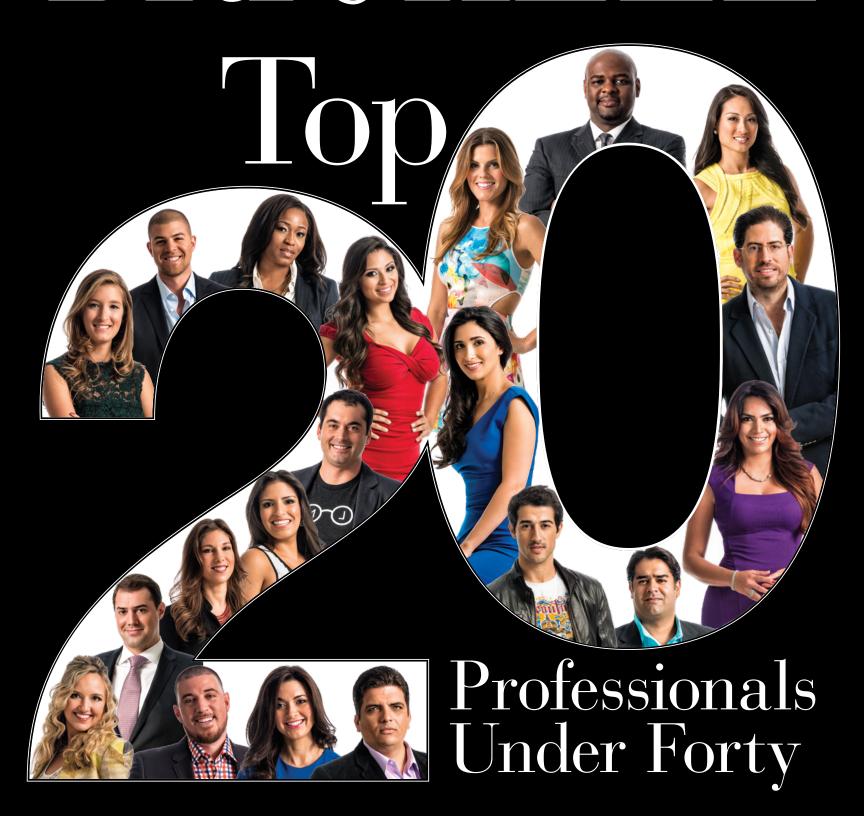
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Brian P. Beraha, 30

ASSOCIATE J.P. Morgan JPMorgan.com

Brian P. Beraha and his team assist clients with all aspects of their financial life. And that's a duty he doesn't take lightly. "My favorite aspect of what I do is the constant opportunity to meet and work with Miami's most successful entrepreneurs and innovators," he says. "I find it both inspiring and challenging." When it comes to giving advice to the next generation, he has plenty to offer. "You have to make the most of every opportunity — every meeting, internship and job interview is an opportunity for you to showcase your abilities," he says. "Throughout my career, each opportunity has come from somebody who I met either socially or professionally."



Danielle Vidal, 33

VICE PRESIDENT

PREMIUM FINANCE GROUP

PREMIUMFINANCEGROUP.COM

Danielle Vidal is on a mission to debunk misconceptions about life insurance through her work at Premium Finance Group. "Life insurance can resolve various issues — everything from estate planning, business succession, buy-sell agreements, key man policies, portfolio diversification and even charitable donations," she explains. "We structure the policies in a unique way...the premiums are financed by a bank thereby reducing the cost to the clients by more than 50%, making it the ideal solution for clients with a need for large policies of over \$5 million."