

INSIGHTS & PERSPECTIVES

January 2022 Issue

Shafik Hirani's Private Wealth Management Practice

by **Shafik Hirani**



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capital partners inc.

**SHAFIK
HIRANI'S** PRIVATE
WEALTH
MANAGEMENT
PRACTICE

**ALIGNED**
capital partners inc.**SHAFIK
HIRANI'S** PRIVATE
WEALTH
MANAGEMENT
PRACTICE

ACHIEVEMENTS

- Winner - "Canada's Top 50 Financial Advisors" (for 2013, 2014), by *Wealth Professional Magazine*
- Awarded Runner Up - "ETF Champion of the Year in Canada" (for 2016, 2017)
- Recognized in Canada's - "Hot List of Financial Advisors" (for 2015), by *Wealth Professional Magazine*
- Recognized as Canada's - "Financial Advisor of the Year" (for 2014), by *ACQ Magazine's Global Awards*
- Recognized as Canada's - "Top TFSA Investor" (for 2014 & 2013), by *The Financial Post and Money Sense Magazine*
- Winner - "National Manager of the Year" - of 500 Branch managers for 7 years (for 2006, 2007, 2008, 2009, 2010, 2011, 2012)
- Awarded "President's Elite: Top 1% of Consultants" (of 4,500 Advisors) (for 2005, 2007, 2008, 2009, 2010, 2011, 2012, 2013, 2014)
- Honored with "Achievement in Business Award" (for 2014), by previous firm
- Awarded 7 times "Pillar Performance Award" (2006, 2007, 2008, 2009, 2010, 2011, 2012)





EDUCATION

- 2015 **RRC** - Registered Retirement Consultant - *Canadian Institute of Financial Planning*
- 2014 **CPH** - Conduct and Practices Handbook Course - *Canadian Securities Institute*
- 2014 **WME** - Wealth Management Essentials Course - *Canadian Securities Institute*
- 2004 **CFA Level I** - Passed Examination
- 2002 **CLU**® - Chartered Life Underwriter - *Advocis Institute of Advanced Financial Education* 
- 1999 **BMC** - Branch Managers' Course - *Investment Funds Institute of Canada*
- 1998 **CFPP** - Chartered Financial Planning Designation - *Canadian Institute of Financial Planning*
- 1998 **CSC** - Canadian Securities Course - *Canadian Securities Institute*
- 1998 **CFP**® - Certified Financial Planner Designation - *The Financial Planning Standards Council of Canada* 
- 1995 **CIFC** - Canadian Investment Funds Course - *The Investment Funds Institute of Canada*
- 1993 **B.Comm.** - Bachelor of Commerce, Major: Finance (Hons.), Double Minor (Psychology & Economics) - *University of Calgary*

PERSONAL

- **Vice President**, *Canadian Association of Financial Planners* (2004 –2007)
- **Past Vice President**, *Advocis™ (The Financial Advisors Association) (Media Relations)*
- **Course Instructor - Chartered Financial Planning Designation**, *Mount Royal University* (2001 –2006)
- **Founder**, *The Hirani Foundation for Charitable Giving™* (est. 2010)


IN THE MEDIA

- **BNN Business Day AM - Regular interviews/commentary** - *Business News Network* 
- **CTV Alberta Primetime News, Money Panelist** - *CTV / Bell Media* 
- **Global News Energy TV, "Wealth Creation"** - *Global TV* 
- **CBC's Alberta@NoonGuest** - *CBC* 
- Award Winning Presenter to over 100 Alberta Based Corporations on "Psychology of Wealth"
- **Main stage speeches to Financial Advisors worldwide**, including Japan, Russia, China, Italy, Greece & Ireland

Shafik has been recognized in Canada's Top 50 Financial Advisors twice in an industry with over 85,000 advisors. He has been ranked on Canada's Hot list for 2015 and was Canada's Runner up for ETF Champion of the year Nationally for 2016 and 2017. With two decades of experience in the industry, Shafik was national manager of the year for 7 years in a row (from 500+ Branch Managers and the top 1% of advisors out of 5000). In addition to professional practice, Shafik has also taught the Certified Financial Planning Course at the University in Calgary, was Vice President of the Canadian Association of Financial planners and was a Board Member Director for Advocis (the financial advisors association). Shafik has a Certified Financial Planning Designation and is a Chartered Life Underwriter. He is Founder of The Hirani Foundation for Charitable Giving, which donates to local Charities throughout Calgary specifically.


CONTACT

Shafik Hirani, CLU, CFP, B.COMM.
Senior Investment Advisor

 **Aligned Capital Partners Inc.**
Le Germain Office Tower
Suite #601, 110 9th Ave SW
Calgary, AB T2P 0T1

 Direct : (587) 349-2264
Cell/Text: (403) 606-5182

 Shafik.Hirani@alignedcapitalpartners.com

Shafik Hirani, CLU, CFP, B.Comm 
Senior Investment Advisor & Certified Financial Planner

Insights & Perspectives by Shafik Hirani, January 2022 Edition:

The Value of Advice

In the last two years, the world faced an epochal crisis unlike any before. As companies and countries grappled with the serious ramifications of severe shortages and pandemic conditions, executives around the globe suddenly found themselves facing the same unprecedented challenges on many fronts. It was a transformational moment in economic history, and it called for bold new solutions that would propel leaders forward even as they evaluated their roles in this new economy.

While the Covid-19 pandemic was often chaotic, it had a profound impact on society. The number of inactive people increased as workers reassessed their employment options and made strategic decisions about their careers. People were more connected with friends and family, took more time off and focused on hobbies. Cities became less congested, and communities were more cohesive. Smaller companies grew bigger, while some large organizations shrank to smaller businesses or disappeared altogether. In fact, the rise of the sharing economy made it easier for consumers to invest in local businesses and business-to-business interactions became cheaper and more convenient.

Once these changes were established, the world would never be the same. As this shift in values was evident in the workplace and across cultures, those who understood the new rules of engagement prospered. They found success through greater collaboration and close relationships with other individuals, teams, and organizations. These new ways of relating fuelled productivity, innovation, and growth.

However, as with all change, many people found themselves at a loss. There was a need for advice, for coaching, for an individual that could help them navigate these new waters. Advisors are never more important than during periods of significant change. And in 2021, as the global pandemic waned and market leadership transitioned from growth to value, change was everywhere.

Aligned Capital Partners Ltd. | Le Germain Office Tower, Suite #601, 110 – 9th Avenue SW, Calgary, AB T2P 0T1

p. 587.349.2274 c. 403.606.5182 f. 587.349.2299

shafik.hirani@alignedcapitalpartners.com

I have long been an advocate of holistic wealth management. The idea of coordinating multiple services to support my clients in achieving their dreams, has been at the heart of all I do. I believe that as full-service advisors, we must provide a certain amount of hand holding and administration to ensure goals are on track.

There are two values in full-service advice. The first is that an advisor's holistic approach to helping clients assess their changing needs and circumstances creates significant value every time an investor reviews his or her financial situation. The second is that well-tuned advisor-client relationships can develop over time, creating more opportunities for dialogue – and value – at regular intervals.

Listen, the value of advice is easy to overlook. In this age of instant information, many believe that they can handle their own investments with little or no help. After all, you can read an article online or watch a YouTube video on stocks and suddenly you're a financial guru. However, as the pandemic of COVID-19 unfolded, advisors were able to help investors navigate their personal and work lives by educating them on how to live with their new reality. In the post-pandemic period, the advice of financial advisors proved essential as they could help investors make informed decisions regarding their retirement assets, long-term health care and insurance needs, estate planning concerns, etc.

The necessity for advice has not gone away. Advising isn't just about serving clients; it's about keeping up their clear understanding of what their money is doing and how it's doing relative to their needs and financial goals. Advisors must also, in good times and bad, maintain a deep understanding of the markets and how they operate. In a world of constant change, you need someone to help make sense of the opportunities. Advisors are going to remain extremely valuable in 2022 and for years to come,

The Value of Actively Rebalancing Your Investment Portfolio

Active rebalancing can be a useful tool for investors with longer time horizons who want to adhere to the principles of accepted risk management. Active rebalancing may help to, firstly, retain an investor's original asset allocation – and therefore remain appropriate for the stated goals; secondly, potentially improve returns over time by bringing returns back towards their original allocations; and thirdly, help moderate risk in periods when asset classes are not performing as expected.

Investing involves a number of different types of assets that generally move in opposite directions. When one moves up, the other moves down, and vice versa. The idea behind rebalancing is to find a more appropriate

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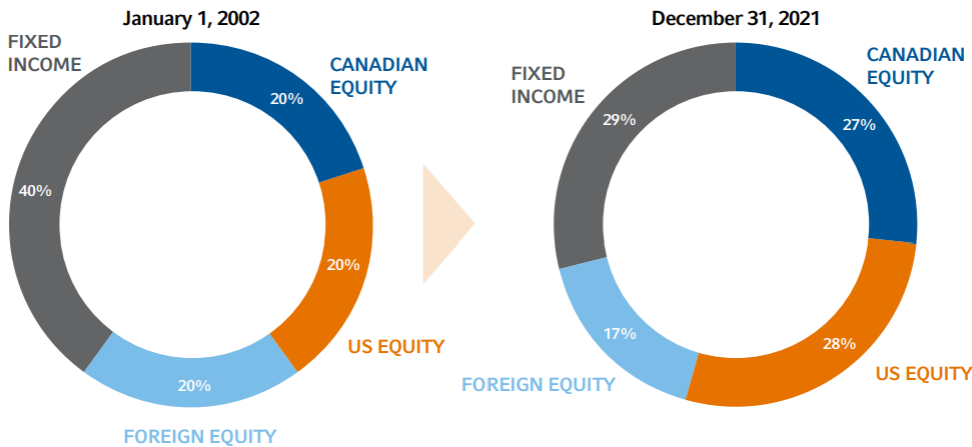
investment mix based on the current market environment, thereby decreasing the odds of suffering significant losses during a drawdown period.

**“For example, if an investor had purchased a hypothetical balanced portfolio of 60% equities and 40% fixed income in January 2002 and it had not been actively rebalanced since then, by the end of 2021 the profile of the portfolio would be very different. That original balanced portfolio would have become a growth portfolio, with approximately 72% invested in equities and only 29% in fixed income (percentages have been rounded up). Such a huge imbalance could expose the investor to the risk of a significant drawdown if equity markets fell sharply.

More tellingly, the weighting of U.S. equity rose from 20% of the portfolio at the start of 2002 to 28% of the portfolio by the end of 2021. The new composition of the portfolio means that any bad news for U.S. stocks could have an oversized impact. Just imagine the different conversation you would have with a client in a market downturn when they realized they had such high exposure to U.S. equities, to the conversation with a client whose asset allocation remained on track, with fixed income continuing to provide the traditional role of being a stable offset to equity volatility.”

WHEN BALANCED BECOMES THE NEW GROWTH

The potential result of an un-rebalanced portfolio



The drift was most pronounced:
U.S. Equity and Fixed Income

U.S. Equity Allocation 8%

Fixed Income Allocation -11%

**Russell Investment/ 2022 Value of an Advisor Study

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The key takeaway from this should be that active rebalancing may be beneficial to a portfolio, particularly when it comes to volatility and risk. Market fluctuations are inevitable, but if you actively adjust your portfolio with them in mind, you can mitigate some of the effects. However, there's no substitute for time when it comes to compounding your investments. That's something that you'll want to keep in mind as well.

The Value of Behavioural Guidance and Coaching

For the most part, behavioural guidance and coaching is designed to be applied to an individual's personal life. While there are some general principles that should be taken into account regarding how we all behave in different contexts, ultimately the field is more about dealing with people as individuals.

By actively managing growth and maintaining certain levels of risk, investors can use behavioural guidance to keep themselves from reacting emotionally when conditions begin to worsen in the markets. Essentially speaking, if you can follow the advice and coaching of your advisor and be open-minded enough to apply behavioural strategies and techniques in a practical setting outside of your own psychology, you will have a better chance of controlling your investment decisions when that time arises.

An investor who remained in their investment positions during the pandemic, though feeling some emotional turmoil, would have historically seen a rise in their portfolio. It's easy to judge performance without taking emotions into account. By analysing what you've done, with an awareness of your emotions, you can avoid costly mistakes. More importantly, you can improve your investment decision making process and realize sustained results over time.

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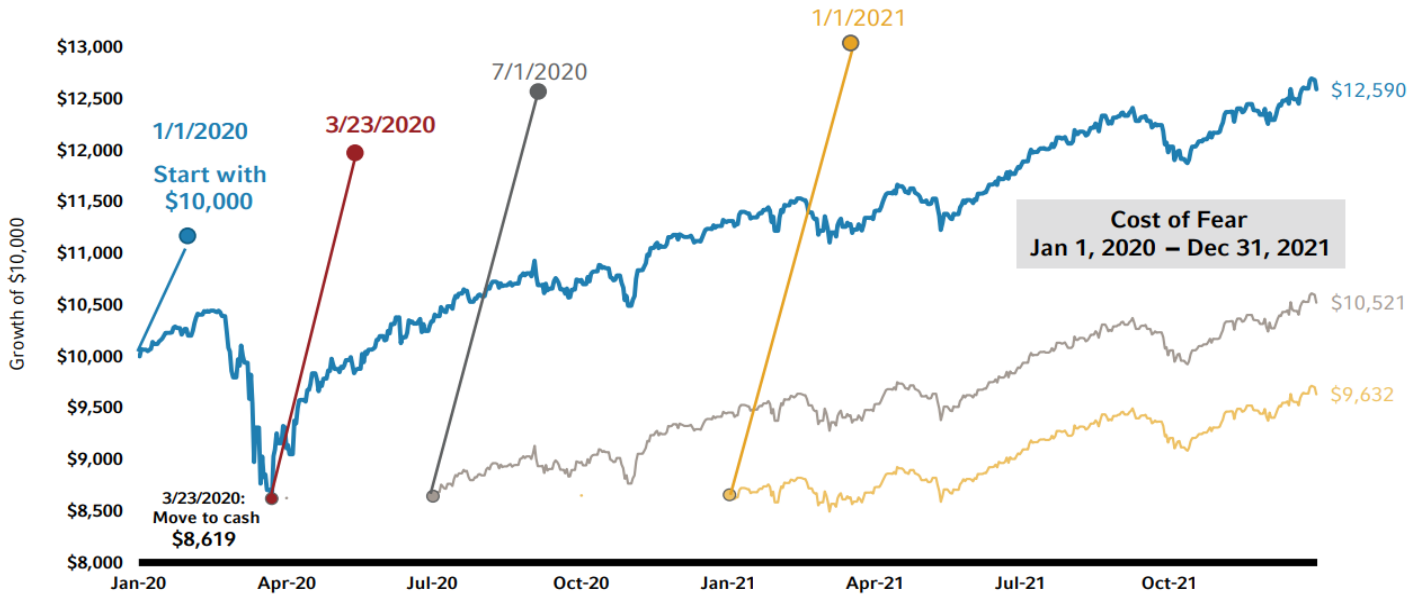
Aligned Capital Partners Ltd. | Le Germain Office Tower, Suite #601, 110 – 9th Avenue SW, Calgary, AB T2P 0T1

p. 587.349.2274 c. 403.606.5182 f. 587.349.2299

shafik.hirani@alignedcapitalpartners.com

FEAR IMPACTS OPPORTUNITY

January 1, 2020–December 31, 2021



Source: Morningstar Direct. As of December 31, 2021. In CAD. Balanced Portfolio: 60% MSCI World Index & 40% Bloomberg Canada Aggregate Bond Index. Cash: S&P Canada Treasury Bill Index. Index returns represent past performance, are not a guarantee of future performance, and are not indicative of any specific investment. Indexes are unmanaged and cannot be invested in directly. The performance shown does not include fees and other costs that would have reduced returns.

**Russell Investment/ 2022 Value of an Advisor Study

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Finally, the importance of remaining invested in your portfolio with a long-term focus will always be vital. Behaviourally, investors tend to overreact to every new piece of news that comes their way, while they often neglect the potential longer-term consequences of their actions. However, without adapting your investment plan accordingly in the first place, you'll never know if your financial strategy will ultimately work out or not.

As my own personal behavioural biases are abundantly clear by now. It's time to address them and put a new plan in place. The most logical solution is: apply behavioural finance strategies to make my long term investing more successful!

Aligned Capital Partners Ltd. | Le Germain Office Tower, Suite #601, 110 – 9th Avenue SW, Calgary, AB T2P 0T1

p. 587.349.2274 c. 403.606.5182 f. 587.349.2299

shafik.hirani@alignedcapitalpartners.com

The Value of Personalized Service and Family Wealth Planning

Today's investors are more sophisticated and demanding than ever before. They want active managers using the very latest technologies and with a thorough understanding of their personal circumstances. They are seeking advisors who can design and manage a portfolio based on their circumstances, preferences, and drive for out-performance. Such individualized service is clearly at the heart of family wealth management.

As clients continue to demand more personal service, advisors are responding by building cumulative, multi-service plans for their clients. When it comes to planning for the accumulation phase of a client's financial life, advisors have been facing the challenge of educating family wealth planners on what exactly they provide that is unique and different.

I'm sure that you have given some thought to how your family and loved ones will be taken care of when you are no longer able to do so. You want to ensure that your family has everything needed for their comfort and happiness. One of the challenges families face, is making sound financial decisions before, during, and after a changing economy.

Life is confusing. There is really a lot to think about, and even more to do. People come into the world at a moment and go out with some knowledge. Some will gain wisdom, wealth, and fame as they progress through their lives, while others may be poor and less fortunate. All this depends on how down or successful they are through the course of their days. An individual's net worth when he or she dies is simply the sum of all his or her accumulated life experiences. Too many people leave this value untold, which is why it needs to be carefully assessed.

Today's consumers want to do business with people they trust, but when it comes to family money, consumers want an advisor who knows them and their family history. Every family is different, and they want that taken into account by an advisor who has a deep understanding of not just the numbers, but their values as well.

Wealth managers also provide more than just investment advice. They act as strategic business partners, providing guidance on estate planning, insurance, and other tax-related matters. This added perspective can save you time and money, by helping you avoid costly mistakes or making the most of opportunities available only to those with resources.

This is just another reason why communication is critical for success in wealth management, especially when people are interested in their finances. Studies show that both quality and frequency of communication with clients is essential.

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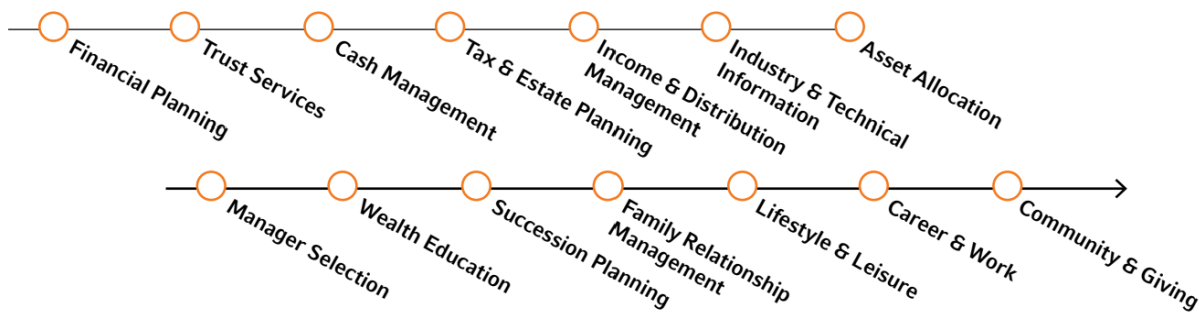
p. 587.349.2274 **c.** 403.606.5182 **f.** 587.349.2299

shafik.hirani@alignedcapitalpartners.com

For example, investors who want personalized and frequent contact, are far more likely to refer an advisor to family and friends if their advisors provide regular and valuable information. This is why I make a point of doing such for all of my clients.

ROLES OF AN ADVISOR

Today in 2022



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The Value of Smart Tax Planning and Investing

You're not going to like this part, but it is critical that we cover it anyways: taxes. They can have a significant impact on your investment returns. As an advisor, I can play a strategic and significant role in helping clients minimize their tax bills. With that being said, here are some things to consider.

In Canada, taxes can be a sensitive subject. However, there is also great value in helping investors navigate registered investment plans. As a tax-smart advisor, I want to help clients understand the difference between a Registered Retirement Savings Plan (RRSP) and a Tax-Free Saving Account (TFSA). Part of this means educating them on understanding the contribution and withdrawal rules that govern a Registered Education Savings Plan (RESP) to avoid any potential tax penalties for them or their children. It also entails helping them navigate an effective estate plan, which may include RRSPs and TFSA's.

Aligned Capital Partners Ltd. | Le Germain Office Tower, Suite #601, 110 – 9th Avenue SW, Calgary, AB T2P 0T1

p. 587.349.2274 c. 403.606.5182 f. 587.349.2299

shafik.hirani@alignedcapitalpartners.com

If someone tells you they don't need an advisor, I would challenge them to explain how paying less tax and saving more money on investments is something you wouldn't want. This section focuses on federal taxes, but keep in mind that some provinces have their own investment income taxation rules as well for investors (in addition to other types of taxes). The time you're going to spend planning your retirement is time well spent. A little planning now can make all the difference in how you'll be able to live when you leave the workforce.

Taxes are often cited as the bane of good planning. However, this need not be the case for clients. By planning ahead and considering the tax implications of each of your investments (or letting me do it for you) there is the potential to lead to a much better after-tax outcome. You can let taxes drag out and burden your returns and prevent your portfolios from engaging in their proper solutions, or you can trust the value of your advisor (that's me) to identify the issue and then provide you with a solution.

Taxes are an integral part of investing. And tax planning and investing strategies can make a huge impact on how much money you have in your portfolio. However, taxes don't get nearly as much attention as they deserve. Realizing the value of your tax advice from your advisor (again, that's me) should be high on the priority list, that is, if you want to add greater value to your after-tax return.

- Shafik Hirani

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A Final Note...

I will of course continue to add the best informational material available to assist my clients in making intelligent decisions during this volatile time in financial history. And of course, you can always learn more about how to take advantage of the unique opportunities that these volatile environments present by contacting my office for a private appointment.

The bottom line is, you're worth it. Yes, most of the strategies that I've mentioned were already in existence before the pandemic; however, this pandemic has proven just how essential these strategies are to financial health – and shows just how much value an advisor can offer.

As always, if you have additional funds to invest, please email me. If you are open to referring and introducing me to a friend/family/co-worker, please introduce us via email with me CC'd.

Shafik.hirani@alignedcapitalpartners.com

Shafik

Shafik Hirani (BComm (hons.), CFP, CLU®) | Certified Financial Planner & Senior Investment Advisor
Aligned Capital Partners Inc.

Le Germain Office Tower | Suite #601 – 110 9th Avenue SW
Calgary, AB | Canada | T2P 0T1

(p) (587) 349-2274

(e) shafik.hirani@alignedcapitalpartners.com

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shafik.hirani@alignedcapitalpartners.com

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p. 587.349.2274 c. 403.606.5182 f. 587.349.2299

shafik.hirani@alignedcapitalpartners.com

Author Biography:

Shafik Hirani, (BComm (hons.), CFP, RRC, CLU®)

As a Senior Investment Advisor & Certified Financial Planner, [Shafik Hirani](#) has a track record that speaks for itself. Throughout his 25-year career, he has delivered Investment Seminars and presentations in the hundreds to Corporations, Investment Advisers & Professionals Associations throughout the world. His prime areas of expertise include Wealth Management, Financial Planning, and the Psychology of Wealth. (A growing area of Behavioural Finance).

Shafik's award winning strategies have been featured in a host of publications, and showcased on [CTV](#), [Global TV](#), [BNN](#). He boasts a natural and empathetic approach, while maintaining intentness in planning your financial future. Shafik backs up these skills with multiples of success in aiding Oil & Gas Companies, Large Corporations and multiple Franchisees and Retirees alike.

Upon completion of his University studies, Shafik finished with a Bachelor of Commerce (BComm) (Finance with honours) and a double minor in Psychology and Economics from the University of Calgary. After completing his degrees, Shafik completed the Canadian Investment Funds Course (CIFIC) offered by the Investment Funds Institute of Canada (IFIC). He also went on to complete his Certified Financial Planning (CFP™) Designation and Chartered Life Underwriters (CLU™) Designation offered through the Financial Planners Standards Council of Canada (FPSC). He has completed the Branch Managers Course through the Canadian Investment Funds Institute of Canada. Shafik also holds the Canadian Securities Course (CSC), the Conducts and Practices Course (CPH) and the Wealth Management Essentials Course (WME) offered through the Canadian Securities Institute of Canada.

Shafik joined a large investment firm in 1995, and as such; he was instantaneously named Rookie of the Year due to his passion to take precedence in his performance. While employed there, he assumed a portfolio of over \$200 Million dollars in client assets. At the firm, Shafik was [National Branch Manager of the Year](#) (out of a possible 500 successful branch managers) from the years 2006, 2007, 2008, 2009, 2010, 2011, and 2012, collectively. In addition to simultaneously being Branch Manager, Shafik was also in the firm's top 10 producing advisors (out of a possible 5000 advisors Nationally) for the years inclusive 2007-2014.

He moved to Aligned Capital Partners Ltd in 2015. In both 2013 & 2014, he was awarded amongst [Canada's Top 50 Financial Advisors by Wealth Professional Magazine](#) and Ranked Canada's Top TFSA Investor for 2013 & 2014 by [The Financial Post](#) and Money Sense Magazine. In 2015 he was ranked as [Wealth Professionals "Hot List" of financial advisors](#) and has been awarded "National Runner up – ETF Advisor of the Year" for 2016 & 2017. In addition to the above educational credentials and awards, Shafik has been the recipient of a myriad of industry awards.

In his spare time, Shafik previously taught the Certified Financial Planning Designation (CFP) as a course instructor at Mount Royal University in Calgary. He also served on the Board of Directors of Parkdale/Point McKay Association as Treasurer and President. He was Vice President of the Canadian Association of Financial Advisors (CAFP) and was Director of the Alberta Chapter of Advocis – The Financial Advisors Association. Shafik enjoys family time with his young son, and as a hobby, he has fun practicing submission grappling with friends in the gym. He is the founder for [The Hirani Foundation for Charitable Giving](#) which donates to multiple Charities throughout Southern Alberta.

*Additionally, if you are interested in finding out more about Shafik's philosophies, or viewing any media/tv appearances, or viewing a seminar or awards acceptance speeches; please check out his You Tube channel <https://www.youtube.com/user/ShafikHirani>
Shafik is very approachable and if you are interested in working with him, please reach out to him at shafik.hirani@alignedcapitalpartners.com.

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