

**Andrew Cairns - National Lead - Wealth Management  
HomeEquity Bank**

Andrew Cairns, a 27-year veteran of the Wealth Management industry, has a recognized track record of both managing existing & opening new national distribution channels. A strong communicator with extensive public speaking experience, Andrew has fostered an extensive network of both head-office and leading advisor networks.

Andrew is known nationally by accomplished financial planners and investment advisors for having pioneered several creative, new and innovative financial solutions without exception. Andrew leads HomeEquity Bank's national team engaging wealth management firms and their capable advisor networks.