

EXPERIENCE ON YOUR SIDE

Gradient Investments, LLC is a fee-only, SEC registered investment advisor (RIA). We have a fiduciary obligation to act in your best interest. We strive to provide independent investment advisors and their clients a progressive portfolio management suite through an active approach to risk management. We built our team around seasoned investment professionals: our portfolio managers provide decades of institutional investment experience and have a deep working knowledge of the individual client market. Whether your investment goal is preserving principal, maximizing income or accumulating capital, our investment team has a carefully designed strategy to help you achieve your long-term investment goals.



MICHAEL BINGER, CFA®

PRESIDENT

As President, Michael is the leader of Gradient Investments and has been with the firm since 2012. He brings more than 30 years of industry experience including prior roles managing multi-billion dollar portfolios for an institutional asset manager. Michael is a CFA® charterholder

and is a featured contributor on CNBC, Fox Business, Barron's, and the Wall Street Journal.



KEITH GANGL, CFA®

SENIOR PORTFOLIO MANAGER

Keith joined Gradient Investments in 2018 and has more than 25 years of industry experience. Prior roles include asset management for a multi-billion dollar portfolio with a large institutional asset management firm. Keith is a CFA®

charterholder, Lipper Award winner, and has been featured in media outlets such as Investor's Business Daily, Nasdaq, Reuters, and Bloomberg.



TYLER ELLEGARD, CFA®

SENIOR PORTFOLIO MANAGER

Mr. Ellegard is a senior portfolio manager for Gradient Investments. He joined Gradient Investments in 2018 after prior investment roles for a large retail wealth advisory firm. Mr. Ellegard has experience with individual financial advice, asset allocation and analysis of

investments across the asset spectrum. He graduated with a bachelor's degree from the University of Minnesota and is a CFA® charterholder.



LISA SCHREIBER

ASSOCIATE PORTFOLIO MANAGER

Lisa Schreiber serves as an Investment Analyst for Gradient Investments, LLC. Prior to joining Gradient, Lisa worked as a Private Client Advisor for a regional bank in Linz/Austria, where her main responsibility was investment management for high-net-worth clients. Lisa

graduated with a Bachelor's Degree in Financial Management from the University of Applied Sciences Upper Austria and is currently a candidate in the CFA® program.



TJ KLEIN

ASSOCIATE PORTFOLIO MANAGER

Thomas (TJ) Klein, CFA, serves as an Associate Portfolio Manager for Gradient Investments, LLC. TJ has over 11 years of banking and investing experience, including more than 5 years in investment management. Before joining Gradient, TJ was the

Investment Analyst and primary investment contact for a large private wealth advisory firm with Ameriprise. TJ graduated from St. Cloud State University with a Bachelor of Science degree in Finance and a minor in Economics and is also a CFA Charterholder.



JOHN INGHAM

INVESTMENT ANALYST

John Ingham joined Gradient Investments in 2025. Prior to joining Gradient Investments, John worked with Gradient on the Case Central team, where he assisted advisors in creating detailed financial plans for clients. John graduated from the University of

Minnesota, Duluth with a Bachelor of Business Administration degree in Finance. He is currently a CFA level II candidate, and he holds his Series 65.



SARA BRICKNER

INVESTMENT ANALYST

Sara Brickner joined Gradient Investments in 2026. Prior to joining Gradient, Sara was a Senior Alternative Investment Analyst for Allianz Investment Management gaining experience sourcing and investing for multi-billion-dollar portfolios across private

debt, real estate debt, and fixed income markets. She graduated from the University of St. Thomas with a Bachelor of Arts in Financial Management.

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