

Jon-Eric Kronvall

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Esoteric Advisors · Wealth Innovation

Testifying expert witness with 35+ years of experience in fiduciary governance, banking and lending practices, trust and estate disputes, investment advisory standards, securities regulation, and complex financial structures.

Provides clear, standards-based expert opinions and sworn work product for courts, arbitration forums, and counsel, including expert reports, declarations, affidavits, depositions, and trial testimony.

Core Expertise

Contested trust and estate matters — fiduciary standards of care; private, professional, and corporate trustee conduct; executor duties; conflicts of interest; self-dealing and breach of loyalty; fiduciary risk assessment; decision-making frameworks within complex family and multi-entity structures.

Securities, RIA, and Broker-Dealer — investment advisory standards; fiduciary obligations; Regulation BI; suitability; portfolio construction and appropriateness; conflicts of interest; disclosure practices; compensation and incentive structures; evaluation of supervision and compliance program effectiveness.

Banking, lending, and wealth management practices — multi-line banking operations including retail, business, mortgage, loan portfolios, and private banking; loan underwriting and refinancing; credit-risk evaluation; coordination and integration across distinct business lines; oversight of high- and ultra-high-net-worth advisory platforms.

Financial investigations and reconstructions — cash-flow tracing; multi-entity and cross-border financial mapping; reconstruction of incomplete or disputed financial records; analysis of offshore account disclosure compliance; pattern recognition in fraud and misappropriation cases.

Complex and non-traditional assets — cryptocurrency and digital assets; private equity and hybrid securities; hedge funds; Delaware Statutory Trusts (DST); Section 1031 related structures; advanced insurance and annuity strategies; non-qualified deferred compensation plans; captive insurance analysis; offshore and multi-jurisdictional arrangements.

Institutional governance and operational integrity — corporate culture analysis; incentive compensation structure evaluation; supervisory and compliance program adequacy; internal investigations and fraud detection; operational controls during organizational stress. Direct knowledge from 26 years at Wells Fargo in senior leadership roles during critical periods including the 2008 financial crisis and institutional failures, providing a unique background for governance and employment disputes.

Employment disputes — compensation and incentive arrangements, compliance oversight, and operational controls across multi-office, large-team environments; wrongful and justified termination.

Professional Expertise

Esoteric Advisors is my dedicated expert witness and consulting firm. I provide opinions and testimony for both plaintiffs and defendants in fiduciary, financial, and governance disputes, including matters involving trustees and executors, beneficiaries, RIAs and broker-dealers, lenders, family offices, and corporate fiduciaries.

Wealth Innovation is a separate Registered Investment Adviser firm focused exclusively on investment management and advisory services. While my ongoing RIA work keeps my opinions grounded in current market, product, and regulatory practices, the two firms operate independently, with no shared clients, referrals, cross-marketing, or overlapping engagements.

Esoteric Advisors, President and Expert Witness (2017 – Present)

- Review trust instruments, financial records, entity structures, escrow and title files, insurance contracts, and discovery materials in contested matters.
- Analyze alleged fiduciary breach, self-dealing, asset tracing, and multi-entity cash-flow patterns, including cross-border trust and estate structures.
- Construct standards-based frameworks, causation models, financial reconstructions, and damages assessments.
- Prepare written expert reports, affidavits, and sworn declarations, and provide deposition, arbitration, and trial testimony.

Wealth Innovation, President, Chief Investment Officer, and Chief Compliance Officer (2017 – Present)

- Actively manage investment portfolios for high-net-worth households, entities, and closely held businesses using fundamental analysis and risk-adjusted asset allocation.
- Conduct in-depth research on individual equities and bonds, economic and market trends, and sector rotation, implementing actively managed portfolios built primarily from individual securities rather than pooled products.

- Advise RIAs, family offices, and business owners on investment policy, governance, compliance, and regulatory considerations.
- Review and evaluate insurance structures, retirement and incentive plans, and non-qualified executive benefit arrangements for alignment with fiduciary and regulatory standards.

Wells Fargo Bank (1991 – 2017)

Senior Private Banker and Team Leader; Montecito Wealth Advisor (2005 to 2017)

- Served ultra-high net worth clients and led team-based wealth management operations; collaborated with attorneys and CPAs on trust and entity structures.
- Provided leadership, coaching, and practice-management support to advisors and staff across a multi-office wealth-management platform, with dotted-line responsibility for office performance and development.

District Manager (1996 – 2005)

- Led a multi-office retail banking region, at times overseeing approximately 1,000 employees and later managing a staff of roughly 500 across sales, compliance, operations, lending, and human resources.
- Responsible for hiring and leadership development, incentive-compensation programs, branch expansion, and regulatory and cross-border oversight including coordination with law enforcement.

Branch Manager (1991 – 1996)

- Managed multiple retail branches, including de novo openings, with full responsibility for staffing, training, performance management, and branch-level compliance.

Santa Barbara Federal, Transition Specialist; Branch Manager (1987 – 1991)

- Oversaw compliance operations across 22 retail offices, including audits, staff training, and day-to-day operational oversight.
- Played a key role on the team that directed the enterprise-wide transition to new software and compliance protocols, assisting with training, rollout, and operational integration.

Education

- Pacific Coast Banking School, Graduate in Finance and Banking.
- California State Polytechnic University, Humboldt, B.A. in Political Science.

Certifications

- Certified Trust and Fiduciary Advisor (CTFA), American Bankers Association
- Certified Fraud Examiner (CFE), Association of Certified Fraud Examiners

Licenses

- FINRA Series 7 (now Series 7TO under FINRA MQP); Series 66.
- California Real Estate License; California Health, Life, and Disability Licenses.

Professional Memberships

- Voting Member, Securities Experts Roundtable.
- Member, Association of Certified Fraud Examiners; Board Member, Central Coast Chapter.