

**RICARDO CASTILLO**

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Senior executive with experience leading commercial management in companies in the financial and insurance sectors, both nationally and internationally. Expert in generating high-impact strategies aimed at maximizing the profitability of operations. Leadership oriented to create and manage highly committed and competitive teams. Bachelor of Business Administration and Management from the University of Lima. Executive MBA from ESIC Business & Marketing School, (Spain).

**PROFESSIONAL EXPERIENCE****REDDITUS CAPITAL**

Financial boutique specialized in Alternative Investment, Focus on Private Debt or income Products  
CEO & Founder March 2002 – To date

**CONFIDENTIAL**

Private Investment fund with a regional presence and dedicated to trade international investment products like Bonds, International Mutual Funds, Structured Notes, among others.

Commercial Executive Director October 2020 – March 2022  
Business direction and company strategy

**GOLDEN PRIME LA**

Investment fund manager specializing in the distribution of structured products from the world's leading banks in the Peruvian market.

Wealth Management Manager May 2020-September 2022  
Responsible for the commercial direction and strategy of the company

**LIMA 2019**

Special Project for the preparation and development of the XVIII Pan American Games and Sixth Parapan American Games.

Commercial Strategy Manager June 2019-September 2019  
Management of the commercial team in charge of managing sports venues, Ticketing, and the Official sponsors.

**EQUIFAX PERU**

Equifax is a global company present in 24 countries, providing information and analytics solutions for companies.

Commercial Director April 2018-November 2018  
Responsible for the strategy and commercial management of the Financial Institutions sector: Banking, Insurance and Microfinance. Report to the General Manager, leading a team of 9 people.

- Award of 3 RFPs (Request for proposal- tender offer for strategic products) to BCP for more than USD 600M.
- Implementation of strategic consultancies based on Big Data tools and Segmentation models for clients. The first consultancy was closed for a value of USD 50 M.

**INTELIGO SAB**

Company belonging to GRUPO INTERCORP, being one of the main brokerage firms in Peru, providing first-class financial advice.

Investment Advisory Manager October 2014-September 2017  
Responsible for the investment advisory area of Lima and provinces, managing portfolios for natural and legal persons. Report to the Deputy General Manager, leading 14 people.

- Definition of the value offer for local Wealth management, with the creation of bond portfolio products, ETFs and Mutual Funds, thus achieving USD 10 million in funding during the initial phase of the model. This allowed the private banking executive to provide comprehensive advice to the client. (Offshore and Onshore).
- Restructuring of the investment advisory area, exceeding the assigned revenue goal by 15% in the first year, through a client segmentation strategy and the incorporation of a team of advisers with stock market experience to guarantee customer service. in a timely manner.
- Design and launch of an incentive model for the advisory team, based on strategic indicators, achieving a 30% increase in productivity.
- Increase in commissions by 43.5% and traded volumes (amount of money invested) by 70.4%, as a result of an analysis of client movements and their projections.
- Implementation of monitoring tools for the main US stocks by sectors, using fundamental and technical analysis indicators, thus providing better advice to clients who demand this service.

· Management of the Private Banking team in the provinces and the Affluent Segment - Lima, (segment between USD 300K-500K), achieving the implementation for this segment of an efficient portfolio model to reduce client concentrations by 30%. (2014-2015)

#### **BBVA ASSET MANAGEMENT CONTINENTAL SAF**

BBVA Group unit that encompasses investment and pension fund managers globally with assets under management of S/ 5,000 million and a market share of 21%.

Vice president Commercial (Internal Network Sales) October 2009-October 2014  
Responsible for the commercial strategy and sales of the company, through distribution networks of BBVA Continental. Report to General Management, in charge of 2 people.

- The offer of Variable Income products was completed to face future challenges and be able to align ourselves with the market, thus achieving an increase in AUM (Assets under management) by USD 12 MM and thus giving greater investment options to our clients.
- Design of extensive training programs for the different banks, to publicize the new products and their operation, managing to improve our position within the distribution networks (including provinces), becoming a reference product for advisors.
- Launch of new strategic products for each bank, through targeted campaigns, highlighting the special BBVA Peru Soles product for Corporate Banking and corporate clients, reaching S/ 390 MM, which allowed us to obtain the first place of preference in legal entities in the industry. with a 40% Market Share.
- Launch of two international funds: BBVA Andino with investments in Chile, Colombia and Peru, BBVA Selección Estratégica (fund of funds) with investments in the USA, Europe and ASIA, obtaining USD 14 million for the first and for the second a raising of USD 10 MM.
- We managed to become the number 1 mutual fund manager at the national level by number of clients, thanks to a low entry strategy, thus allowing more people to purchase investment products. This strategy was accompanied by a communication campaign with a presence in the main decision-making committees of the bank.

#### **MUTUA MADRILEÑA**

Leading company in solvency among the large Spanish insurance groups.

Sales Manager Life Savings and Investment November 2005-February 2009  
Commercial manager of the portfolio of Life Insurance, Investment Funds and Pension Plans of the group's Securities Manager. Report to the director of the Delegation, supervises 2 people.

- The penetration strategy in the area was to establish collaboration agreements with the main potential professional associations in Valencia, which allowed us to reach potential clients more effectively. As a result of this strategy, the contracting of risk life insurance increased by 20% and decreased life insurance by 25% (for mortgages).
- A Cross Sell strategy was implemented with clients of Premium Auto Insurance (Core Product), managing to increase hiring of Investment Funds by 15%, and Retirement Plans by 25%.

Commercial Manager La Estrella Seguros. May 2004-Oct 2005  
Commercial Advisor Seguros El Corte Inglés Life and Pensions Mar 2003-Apr 2004  
Insurance advisor - Pacific Insurance. Feb 2002-Jan 2003

#### **ACADEMIC EDUCATION**

University of Lima, Business Administration and Management 1995-2000  
Executive MBA- ESIC Business & Marketing School 2004-2005

#### **FURTHER TRAINING**

Professional Suitability Examination SMV Regulatory Certification - Fixed and Variable Income Advisor 2017

UNIVERSITY OF PENNSYLVANIA-Wharton Business School 2016  
TECHRULES, European Financial Adviser Course (Spain) 2007

#### **DATA OF INTEREST**

Peruvian - Italian, married, with two children. English language proficiency. Advanced MS Office. Recognition by World Finance magazine as the best brokerage house in Peru, Inteligo, 2016. Hobbies: soccer, music, tennis.