

DOMINGOS RODRIGUES PANDELÓ JR.

Academic Curriculum Vitae | Finance, Banking, Risk Management, Law, Estate Planning and Cross-Border Advisory
Orlando, Florida | pandelo@hotmail.com | U.S. Permanent Resident, Green Card Holder | Portuguese native; English professional proficiency

ACADEMIC PROFILE

Multidisciplinary academic, attorney, former central bank officer, finance professor and cross-border advisory professional with more than 25 years of experience in banking supervision, corporate finance, valuation, risk management, strategic planning, teaching, legal analysis and advisory. His academic and professional work integrates financial regulation, banking risk, corporate finance, estate and succession planning, immigration-aware wealth structuring, family business advisory and applied decision-making. Former career officer at the Central Bank of Brazil and former Brazilian Air Force officer, with a profile suited to academic, executive education, research, consulting and wealth-management environments involving Brazilian, Latin American and international clients.

RESEARCH, TEACHING AND ADVISORY AREAS

- Banking supervision, financial system regulation, credit risk, solvency analysis and institutional risk.
- Corporate finance, business valuation, M&A readiness, capital allocation and investment decision-making.
- Portfolio theory, asset allocation, risk profiling, performance metrics and wealth management foundations.
- Estate planning, succession, family holdings, trusts, probate avoidance and cross-border patrimonial planning.
- Business law, civil law, corporate restructuring, judicial reorganization and strategic legal advisory.
- Immigration-aware financial strategy for entrepreneurs, investors and high-skilled professionals.
- Exercise physiology, sport science, performance analytics and quantitative decision models.

EDUCATION

Postdoctoral Research | Exercise Physiology

Doctorate in Sciences | Universidade Federal de São Paulo (UNIFESP)

Master of Public Administration | Fundação Getúlio Vargas, EAESP-FGV; thesis on the autonomy of the Central Bank of Brazil

Bachelor's Degree in Public Administration | Fundação Getúlio Vargas, EAESP-FGV

Bachelor's Degree in Law | Universidade São Francisco (USF), Bragança Paulista, São Paulo, Brazil

Bachelor's Degree in Physical Education / Sport Science | FEFIS/UNIMES

Officer Aviation Training | Brazilian Air Force Academy

ACADEMIC APPOINTMENTS AND TEACHING EXPERIENCE

Professor of Finance, Banking and Corporate Finance | Fundação Getúlio Vargas, IBMEC, Insper, Trevisan and Unimonte | Brazil | 1988 to 2019

- Taught MBA, graduate, undergraduate and corporate education courses in financial mathematics, corporate finance, portfolio management, valuation, balance sheet analysis, capital markets, banking institutions and business budgeting.
- Served in academic leadership roles, including course coordination and graduate program coordination.
- Supervised MBA research and applied projects in banking, investments, credit, capital markets, financial institutions and corporate finance.
- Developed executive education content for professionals working in finance, banking, strategy, valuation and risk-sensitive decision-making.

PUBLICATIONS, RESEARCH AND THOUGHT LEADERSHIP

- Published and lectured on banking risk, central bank autonomy, credit risk, bank insolvency, business valuation, corporate finance, estate planning, judicial reorganization, cybersecurity and U.S. immigration.
- Authored articles in Valor Econômico on investment decision-making, risk, valuation and financial markets, and academic works on banking supervision, financial institution risk and bank insolvency.
- Produced technical and legal articles for professional legal and business audiences, including materials on civil procedure, tax and estate planning, business restructuring and immigration-related advisory themes.
- Participated in academic and technical initiatives, including banking studies, scientific committees and peer-reviewed journal activities, with a strong quantitative background in decision models, statistics and data analysis.

PROFESSIONAL AND ADVISORY EXPERIENCE

Founder and Principal | Athena Solutions LLC / Pandeló Law Office | Orlando, FL; São Paulo, Brazil | 2024 to Present

- Lead a cross-border advisory platform combining financial planning, immigration strategy, estate planning, business structuring and legal consulting for Brazilian and international clients.
- Advise entrepreneurs, executives and families on asset organization, U.S. market entry, investor-oriented immigration planning, succession structures, holding companies, trusts and offshore alternatives.
- Develop client diagnostics, risk profiles, business plans, financial dashboards and integrated legal-financial strategies focused on wealth preservation, compliance and long-term family objectives.
- Practice areas include estate planning and succession, U.S. immigration, corporate recovery, business law, civil law and strategic advisory for high-income families and business owners.

Founder and Director | MD Consulting, Consulting and Family Office Platform | Brazil | 2006 to 2010

- Founded and managed a consulting and family office practice focused on corporate finance, business valuation, strategic planning, investment analysis, business plans and advisory for business owners and families.
- Supported financial decision-making through risk analysis, valuation methodologies, capital allocation frameworks and interdisciplinary advisory combining finance, economics and corporate strategy.

Career Federal Officer, Banking Supervision and Financial System Analysis | Central Bank of Brazil | São Paulo, Brazil | 1994 to 2012; retired federal officer

- Served in a career public-sector role at Brazil’s central bank, the Brazilian institutional counterpart to a central banking and financial supervisory authority, with assignments in foreign capital, banking supervision, economic research and organization of the financial system.
- Worked with banking supervision, credit risk, institutional risk, solvency analysis, accounting-based financial diagnostics, financial stability and regulatory assessment of banks and financial institutions.
- Completed Central Bank training in bank inspection and banking supervision, with subsequent academic publications and lectures on central bank autonomy, banking risk and bank insolvency.

Military Officer, Reserve First Lieutenant | Brazilian Air Force | Brazil | 1981 to 1994

- Graduated through the Brazilian Air Force Academy officer training track, with experience in aviation, parachuting, special operations culture, operational discipline, leadership, logistics and risk-sensitive decision-making.
- Completed military and strategic public administration training connected to the Brazilian Army Administration School and the Brazilian Superior War College network.

SPECIALIZATIONS AND SELECTED PROFESSIONAL TRAINING

Law, Governance and Dispute Resolution

- Specialization in Business Law, IBMEC
- Specialization in Public Law, IBMEC
- Specialization in Civil Procedure, PUC Minas
- Specialization in Family Holding, Verbo Jurídico
- Harvard Law School, Zero-L American Law, 40 hours
- Economic Analysis of Law and Game Theory, ESMPU, 20 hours
- Legal coursework in superior court appeals, civil procedure, precedents, structural litigation, collective settlements, negotiation planning, dispute resolution and human rights

Banking, Finance and Risk

- Bank Inspector Formation, Central Bank of Brazil, 264 hours
- Banking Supervision, Central Bank of Brazil, 120 hours
- Credit Risk: Analysis, Management and Policy, FIPE, 18 hours
- Applied Banking Seminar, Order of Economists of São Paulo, 24 hours
- Business Plan, Central Bank of Brazil, 40 hours
- Public administration, governance, strategy, economic policy and regulatory analysis training

Technology, Strategy, Sports Science and Performance

- Specialization in Strategic IT Management, IFSP
- Big Data, Data Science and Artificial Intelligence Fundamentals, Data Science Academy
- Specialization in Sports Sciences, UNIFESP
- Army Administration School, EsAEX, 1,240 hours
- 21st Cycle of Policy and Strategy, ADESG/ESG network, 120 hours
- Sports performance certifications and quantitative performance analytics training, U.S. and Brazil

SELECTED CROSS-BORDER WEALTH, LEGAL AND BUSINESS ADVISORY THEMES

- Family financial diagnosis, net worth statements, cash flow mapping, debt analysis and liquidity planning.
- Investment policy discipline, risk tolerance assessment, portfolio performance review and client suitability analysis.
- Brazilian holding companies, U.S. trusts, probate avoidance, family succession planning and international asset organization.
- Business-owner advisory, valuation, M&A readiness, liquidity events, succession governance and continuity planning.
- Cross-border planning for Brazilian families relocating, investing, diversifying or structuring assets in the United States.
- Compliance-minded client onboarding, documentation, fiduciary culture, long-term relationship management and professional ethics.
- Quantitative tools, dashboards, benchmarks, scenario analysis and decision frameworks for business and family-office decisions.

LANGUAGES AND ADDITIONAL INFORMATION

Languages: Portuguese native; English professional proficiency.

Work authorization: U.S. Permanent Resident, Green Card Holder.

Current professional positioning: academic, legal and financial advisory profile focused on finance, banking, wealth management, estate planning, cross-border planning, business-owner advisory and family office services.