

Mario Payne has a passion for making investing simple. His journey started in the United States Army as a financial sergeant. His responsibilities included monitoring soldiers' financial goals. Mario then graduated from Tennessee State University. Where he currently serves as a TSU Foundation Board Member, helping to oversee his alma mater's Endowment Fund. Mario also serves his alma mater as a member of the Tennessee State University College of Business alumni board.

He started his career in 2007 as a Financial Advisor with Edward Jones. Mario obtained his Series 7, 66, and life health and annuity licenses. Through this 6-year period, he learned how to manage client's portfolios as well as how to build an investment advisory firm. In 2012, Mario became a Certified Financial Planner™ as well as a fiduciary. In 2013, Mario started his own investment firm TOAMS Financial. The meaning of TOAMS is Tithe Offering Alms Means Stewardship. He has built his SEC registered firm on the premise of helping clients while "Making Investing Simple." Along with building his firm, Mario is very proud to be Dave Ramsey's ONLY minority Endorsed Local Professional Smartvestor in all of Jacksonville, FL.

Mario made history in February 2022. The company he co-owns, launched the first African American owned AI ETF on the New York Stock Exchange. The symbol is LETB. The goal of this fund is to limit investment losses while maximizing gains. His company Let Bob also launched the first black owned ETF creation platform. This will allow financial advisors, endowments, scholarship funds, and individuals of all walks of life to create the own fund that is traded on the New York Stock Exchange. Let Bob also has an investment app and financial literacy program that helps investors not matter their income learn and change their mindset from consumer to ownership behavior.

Mario is also big on investing in companies that are making the future a better place for generations to come. He is the minority owner of Flood-Con, a stormwater drainage company that reduces flooding and helps provide clean water in urban and rural areas. He took ownership in Goodbye Book, an end-of-life software that helps families with information, data sharing, and resources during the grieving process of a lost loved one.

In the community, Mario is a Mayoral appointed Jacksonville Public Library Board of

Trustees member, where he served as its Financial Chair. He serves on the Knots 4 Kids Board, where their mission is to be the difference in young adults' lives by mentoring and promoting academic excellence, social responsibility, and diplomacy. Through this non-profit, Mario travels around the state of Florida teaching financial literacy to middle school aged children.

Mario has been blessed with the opportunity to manage various charities such as the Alpha Kappa Alpha Sorority Inc. Scholarship Fund along with other foundations and non-profits. He also has a television show called "Payneful Profits" where he highlights business trends and how they affect the stock market. Along with his friend from TSU, Tee Wiggins, Mario has a podcast "Our Culture HBCU" where they highlight graduates of HBCUS and how their experience in college helps them with their businesses today.

Besides being a loving husband to his fantastic wife Sara and a father to their amazing daughter Miranda, his greatest achievement was serving our country during Operation Iraqi Freedom. This was a gratifying experience that will last a lifetime.