Michael (Mike) Massey

LinkedIn

CEO & COO • Fintech, Consumer Investing, Data & AI

CEO and COO with more than 20 years of experience building and scaling consumer investing businesses. Brings an uncommon ability to operate across product, technology, data, finance, growth, operations, and regulatory matters, translating complex business problems into clear strategies and disciplined execution. Combines deep technical fluency in AI/ML and product development with a track record of leading operational transformation.

CORE COMPETENCIES + SKILLS

General Management • P&L Leadership • Business Strategy & Growth • Product & Technology • Data & AI • Financial & Operational Transformation • M&A & Integration • Board & Investor Relations • Regulatory Leadership • Team Building

PROFESSIONAL EXPERIENCE

UNest Holdings

Chief Executive Officer | 2024–2026

Chief Operating Officer | 2024

Venture-backed investment platform operating an SEC-registered RIA and FINRA-regulated broker-dealer.

- Promoted from COO to CEO within three months to lead the company, with responsibility for strategy, P&L, product, technology, operations, finance, compliance, fundraising, and Board relations.
- Restored financial stability by raising $8 million, eliminating approximately $8 million of debt, and reducing monthly burn from approximately $800,000 to break-even.
- Grew assets under management 80% while retaining more than 95% of customers through a significant financial and operational restructuring.
- Resolved inherited SEC and FINRA investigations with no enforcement recommendations, restored regulatory standing, and moved the company from weekly crisis reporting to a standard quarterly cadence.
- Redesigned the technology and operating model by consolidating mobile platforms, strengthening AWS infrastructure, and deploying AI-enabled automation across customer onboarding, back-office operations, and service delivery.
- Rebuilt confidence among the Board, investors, regulators, employees, and strategic partners through direct communication, transparent reporting, and disciplined execution.

HealthInsurance.com

Vice President, Data | 2021–2024

Private equity-backed direct-to-consumer health insurance brokerage, also operating as Blue Lantern Health.

- Led the data-driven transformation of the business, building a 21-person organization spanning data engineering, data science, and analytics and generating approximately $14 million in incremental revenue impact.
- Increased lead conversion 29% through machine learning-based call routing and monetization of lower-value traffic through third-party channels.
- Improved marketing conversion 19% by building a real-time analytics environment that enabled faster campaign optimization.
- Re-architected the data environment from legacy on-premises systems to Azure, establishing a modern warehouse, governance, monitoring, and enterprise-wide business intelligence capabilities.

Ally Financial

Senior Director, Consumer Analytics | 2018–2021

Publicly traded consumer financial services company with approximately $180 billion in assets.

- Led a 32-person analytics and data science organization supporting enterprise reporting and strategic initiatives across banking, investment, and lending businesses.
- Improved customer activation 30% through machine learning-based retention modeling and a systematic experimentation framework.
- Established data architecture and governance practices adopted as the company standard and used to inform broader enterprise strategy.

MarketBets, LLC
President and Chief Operating Officer | 2017–2018
Venture-backed financial technology company developing a retail platform for NYSE-listed binary event contracts.

- Led product, operations, and analytics for an early prediction-market platform built around fixed-payout contracts on equity market events, nearly a decade before the category's broader emergence.

TradeKing Group
Chief of Staff (Concurrent with VP, Data & Analytics)
Online, self-directed brokerage and robo-advisor acquired by Ally Financial for $300 million; Employee #12

- Developed company strategy and managed senior operations, leading transformation from traditional brokerage to innovative fintech offering robo-advisory, social trading, and developer APIs.
- Key member of 5-person senior executive team running the company; critical contributor to three acquisitions and $300 million exit, delivering strategic analysis, performance metrics, and investor presentations.

Vice President, Data & Analytics

- Built a data-driven culture and an optimization program, running statistical experiments that increased KPIs by over 20% in the first year of implementation.
- Developed an ML attrition model and customer lifetime value methodology, driving marketing efficiency and contributing to a $300 million company valuation.
- Architected a real-time AWS-based data warehouse with Python and Looker, enabling firm-wide self-service reporting and analysis.

Director, Product Development

- Led product innovation for 200,000+ client platforms across active trading, mobile, and social products.
- Launched industry-first social trading network (2008 Webby Award) that drove a 72% increase in client trading activity.

Capital One Financial
Analyst, Marketing & Analysis | 2003–2006

EDUCATION & LICENSES

The University of Georgia
BA, Economics

FINRA Licenses
Series 3, 4, 7, 24, 65, and 66 (CRD #: 2962396)