

INSPIRING VOICES:

*Margaret J. Hartigan
CEO & Founder - Marstone, Inc.*



GreenLine
CONSULTANTS

INTRODUCTION

Women's History Month is a terrific time to shine a spotlight on the incredible women leaders within our firm and those we have the pleasure to work with as clients and industry colleagues. As a woman-owned firm, we celebrate the achievements and contributions of women who inspire collaboration, innovation, and excellence in their professional and personal lives. Throughout the month, we invited a few of these remarkable women to share their insights and experiences, highlighting unique perspectives that contribute to our collective success.

Recently, we sat down with Margaret J Hartigan, CEO & Founder Marstone, Inc who launched the firm to address gaps and broaden access to wealth management through purposeful technology that makes investing more approachable and actionable for individuals across economic backgrounds. Under her leadership, the company has grown into a trusted B2B2C digital wealth platform, forging deep partnerships with banks, credit unions, and custodians to extend investment capabilities to those historically overlooked by traditional financial services.

Recently, Margaret shared insights and lessons she gained along the way with GreenLine Consultants partner, Page Clark.

About GreenLine Consultants

GreenLine Consultants (GreenLine) was founded by a team of senior wealth management veterans. Our rapidly growing team has deep expertise in IT strategy and integration, onboarding, client services and operations, growth strategies, communications, executive leadership coaching, and more. GreenLine excels in turning strategies into reality, serving as innovation catalysts, strategic advisors, and implementation specialists. Known for our bold and impactful approach, we place creativity and vision at the core of every engagement. Our collaborative focus ensures that each solution is tailored to client needs, delivers timely, high-quality results, and drives informed decision-making to produce tangible outcomes.

About Marstone, Inc.

Marstone is a leading digital investment and wealth planning platform with a mission to enhance financial literacy, deepen financial inclusion, and humanize finance for all. Its enterprise-ready solution, Powered by Marstone™, enables financial institutions to efficiently and affordably reach, acquire, and retain clients who seek straightforward information and engagement around their finances.

INSPIRING VOICES:

Women moving business forward

In the dynamic world of financial services, inspiration can come from unexpected places. Margaret Hartigan, founder of Marstone, says that her motivation extends beyond the business community to anyone who dares to pursue their dreams. "I find inspiration from a lot of people," she shares. "The fact that we all show up and do our best each day is a huge sense of aspiration. It's important to remember that this journey is challenging, and we must be kind to ourselves."

Margaret's journey began as an advisor where her experience convinced her that there had to be a better way to approach financial services. "I was inspired to create Marstone by a gnawing sense that there was a better way to do things," she reflects. "It really felt like a calling." Taking a chance on herself was daunting, but Margaret recognized that the combination of her background as a client-facing financial advisor and understanding of systemic and process challenges to advisors and their clients positioned her to create impactful change. Through witnessing human behavior during pivotal economic moments, she understood that successful finance solutions must go beyond technology; they must address the emotional aspects of investing.

"Technology is a great partner," Margaret explains, emphasizing that it should complement, rather than disrupt, traditional interactions. She knew productivity was hampered by outdated processes, leading her to develop solutions that demystify finance for retail investors while increasing efficiency for advisors and their teams.

Margaret's commitment to understanding generational differences in financial habits also informed her strategy. "Younger generations consume information differently," she notes. "We have to meet them where they are." This insight guided her vision for a platform that both empowered investors and supported financial professionals.

As the financial landscape evolves, so does the role of technology. Margaret believes AI can level the playing field, providing unprecedented access to information. "I don't see AI as a threat to jobs," she asserts. "Rather, it's essential for professionals to embrace these tools. Those who don't adapt may risk falling behind." Margaret encourages her peers to explore AI-driven solutions that can enhance their knowledge base and client insights.

Her entrepreneurial journey is also marked by serendipitous connections. At Levin Bakery in New York, Margaret met Martha McKinley, a young woman who was working at the bakery while pursuing a degree in economics. Martha's response and follow-up to an invitation from Margaret to observe Marstone's development resulted in an opportunity to be an early joiner of Marstone where she continues to be an invaluable member of the team. "It was through that bakery that I got to know Martha," Margaret explains, highlighting the importance of fostering talent and recognizing potential.

Reflecting on her experiences, Margaret recalls a quote from Connie McDonald, co-founder of Levin Bakery: "I can teach someone anything, but I can't teach them how to be kind, empathetic, and inquisitive." This sentiment resonates deeply with Margaret, who believes that the service industry instills vital skills in individuals—particularly the ability to advocate for oneself which is a professional superpower.

Margaret's open, purposeful and empathetic approach to business and the wider world around her puts Marstone at the forefront of financial innovation, driven by a commitment to enhance connections, promote empathy, and empower the next generation of investors and professionals alike.