

Kal Ghayur CFA, FSIP



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Kal Ghayur, CFA, FSIP is a global finance leader, entrepreneur, and performance innovator whose career spans nearly four decades across the world's most demanding financial institutions. His presence is defined by a rare combination of Wall Street credibility, institutional leadership, and deep insight into how people think, decide, and perform under pressure.

Kal's path began with rigorous analytical training, earning a Master's in Econometrics followed by an MBA from the École Nationale des Ponts et Chaussées in Paris. That foundation shaped his early understanding of markets, decision-making, and the importance of clarity in complex environments. He later earned the CFA designation, reinforcing a lifelong commitment to disciplined thinking and professional excellence.

His career has spanned senior leadership roles as Managing Director at Goldman Sachs, Morgan Stanley, MSCI, and HSBC. As CEO of Westpeak Global Advisors, Kal executed a management buyout of the firm from Natixis, rebuilt the firm's Smart Beta platform, and led it to a successful acquisition by Goldman Sachs. At Goldman, he established and scaled the Equity Smart Beta business, evolving from entrepreneur to senior executive driving innovation at global scale.

Now Kal is undertaking initiatives that are designed to give back to the profession that has been very kind to him. He is the Founder and CEO of SimpleClear Investing, a firm dedicated to identifying and reducing "efficiency leakages" in portfolios of non-profits and individual investors through independent, conflict-free, pro bono investment second opinions. He is also the Founder and CEO of VoCalmi and VoCalmi Fi, a platform that serves as the implementation tool for the Composed Performance Framework that Kal has pioneered.

Kal's leadership extends deeply into the CFA Institute community, where he has volunteered for more than three decades. His service includes two terms on the Board of Governors, Trustee of the Research Foundation, Editorial Board Member of the Financial Analysts Journal, Senior Grader, Council of Examiners member, and Founding President of CFA UK. His books and peer-reviewed research continue to influence investment thinking worldwide.

A central theme runs through Kal's work across finance, leadership, performance, and wellbeing: **clarity**.

He focuses on one universal challenge: people making high-stakes decisions in noisy, high-pressure environments. His approach helps individuals and teams slow down just enough to see clearly, think clearly, and act with intention. Sometimes that clarity shows up in better financial decisions. Sometimes in leadership alignment. And sometimes through the nervous system with breath, sound, and composure.