



2016 WISER Hero Awards Honoree

Honoring Individuals Who Make a Difference

FRANK ABAGNALE

Author, Lecturer & Consultant, Abagnale & Associates

Our first honoree this evening is Mr. Frank Abagnale—one of the world’s most respected authorities on fraud and financial crimes. Frank has worked for over 40 years with government agencies, including the FBI, financial institutions and corporations to build an infrastructure of protection for all Americans, including older Americans.

Many people know the story of Frank’s early life as a young man and a con artist—portrayed in the Steven Spielberg movie “Catch Me if You Can”. And, I suppose, when Leonardo DiCaprio plays you in a major motion picture, everybody pays attention. But, in reality, everything that happened after the crimes he committed as a young man is what matters most and what makes Frank a Hero to us here at WISER. As Steven Spielberg said **“I chose to immortalize him on film because of what he’s done for the country for more than 30 years.”** Turning his life around, Frank dedicated himself to educating the world on how frauds are perpetrated and engineering the world’s most sophisticated prevention programs.

Today, over 14,000 financial institutions, corporations and law enforcement agencies use his fraud prevention program. He is a noted author, publishing several books including “The Real U Guide to Identity Theft” and numerous articles. He is a sought after public speaker, consultant and partner in crime prevention.

We are honored to have Frank here with us tonight, and to honor his important work. Frauds against seniors take many forms, but all financial crimes have in common the devastating financial and emotional toll they take on the victims. Frank, you are in some ways an unsung hero, as many seniors and women will never know how your work behind the scenes shielded them from catastrophe. But we know, and we are proud to award you the WISER Hero Award.





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CATHERINE COLLINSON

**President of Transamerica Institute® and Transamerica
Center for Retirement Studies®**

Our next awardee, Ms. Catherine Collinson, is a leading voice in the movement to improve the retirement security of all Americans. For far too long now, low and middle income the investment industry, financial advisors and policy makers have overlooked women. But Catherine has brought their struggles and potential solutions to the forefront on Capitol Hill and in major industry circles on behalf of Transamerica.

As a well-known and well-regarded retirement and market trends expert, Catherine has been called upon to testify before Congress on retirement plan issues and the Saver's Tax Credit and is a sought after speaker at major industry conferences each year.

She is often cited by top media outlets including *USA Today*, *Time*, *Forbes*, *U.S. News & World Report*, and *CBS Moneywatch* among others.

Catherine Collinson exemplifies what we seek in a WISER Hero awardee—an understanding of the struggle ordinary women face in planning for a secure retirement and a willingness to devote her considerable expertise to giving these women “a hand up”. In particular, her work to promote awareness of the Saver's Tax Credit as an important savings incentive available to moderate and low-income workers has undoubtedly changed the financial future of many vulnerable women.

Catherine wears many hats at Transamerica— with a key role in Transamerica Retirement Solutions Corporation and as President of Transamerica Institute and Transamerica Center for Retirement Studies. Tonight, we are proud to give her a new hat to wear— the WISER Hero Award.





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JAMES FIRMAN

President & CEO, National Council on Aging

Jim Firman is the President and CEO of The National Council on Aging, and under his leadership, the NCOA has developed and championed many nationally acclaimed programs to improve the health, independence and economic security of older Americans.

Jim has a lifetime of important work and achievements in the field of aging, and so it's hard to know where to even begin when talking about Jim's career. His work at NCOA has included healthy aging, economic security, older workers, benefits for older adults, and a robust public policy agenda. Early in his career he oversaw the development of one of the nation's first insurance counseling programs for older adults, which helped lead to the development of the national Health Insurance Counseling and Advocacy Program (HICAP). He is a recognized expert testifying regularly before Congress on aging, benefits and insurance issues.

Suffice it to say, we can't cover all he has done, or even most of it, but we can highlight one outstanding example that exemplifies why Jim is a Hero to us at WISER. The Benefits Checkup online tool developed by NCOA under Jim's leadership has helped more than 4 million people find over \$15 billion worth of benefits. There is no doubt this important tool has made life healthier and more secure for every one of those 4 million people. This is just one program among many that Jim has envisioned and implemented to give vulnerable Americans a stronger safety net.

We are proud to honor Jim Firman's lifetime achievements and visionary contributions in the field of aging with the WISER Hero Award.





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MARY BETH FRANKLIN

Investment News

Mary Beth Franklin is a contributing editor at *Investment News* and a former senior editor at *Kiplinger's Personal Finance* and a Capitol Hill reporter for *UPI*. She is a well-known veteran journalist and she has used her voice to write extensively about the latest research on retirement income planning, tax, health and Social Security benefits. Her careful analysis and clear writing have made important issues and trends in the retirement planning field accessible and visible to financial professionals, policy experts and ordinary Americans.

We often say at WISER that women live longer and make less money than men and therefore are the ones who can least afford to make mistakes when it comes to retirement planning. Mary Beth's expertise in Social Security claiming strategies has helped countless women make careful and informed choices and maximize their benefits in a program that is a linchpin of women's retirement security.

Mary Beth is the author of the book "Maximizing Your Clients' Social Security Retirement Benefits" which has put this important advice into the hands of financial advisors who are able to reach so many women across the country.

Her reach is huge, and her impact on all the women she has helped can't be measured. But one thing is clear to us at WISER—Mary Beth is a true hero for her tireless work to create a roadmap to retirement security for women everywhere.





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ROBERT L. JOHNSON

Founder & Chairman of the RLJ Companies; Chairman, Retirement Clearinghouse

Mr. Robert Johnson is the Founder and current Chairman of RLJ Companies, an innovative business network that provides strategic investments in a diverse portfolio of companies including private equity, financial services and asset management. He is very well known for founding *Black Entertainment Television* and he is a media magnate, hugely successful entrepreneur, and a philanthropist.

Perhaps not as well known is his tireless work calling attention to the wealth gap between white and black Americans and his advocacy for asset building in the minority community. In 2012, he unveiled a 5-point policy initiative 'Economic Empowerment in the Black Community,' that would encourage investment in black businesses, alleviate tax burdens and encourage retirement savings for low and middle-income families, and stop abusive payday loan practices. He has continued to advocate for economic justice in policy arenas and on Capitol Hill.

But he is not content to simply advocate. He lives his ideals. One of his many outstanding initiatives is the Retirement Clearinghouse (RCH)—the leading specialist in employee retirement job changer services, with best practices designed to improve outcomes for retirement plan sponsors, participants and providers. RCH's programs increase plan assets, improve plan efficiency, lower plan costs and reduce fiduciary risk while providing participants with beginning-to-end assistance in the complex process of consolidating and managing their workplace retirement accounts. This one project alone was complicated and highly technical but also visionary. RCH has streamlined more than 10,000 sponsor plans, helped more than 625,000 participants, guided billions of dollars in transactions, and reduced retirement plan cash-outs. To put it in simpler terms, the effect was to launch the auto-portability model that ensures that 401(k) retirement savings automatically move with workers for decades to come.

Robert Johnson is that rare combination of a thought leader with an action plan—innovating and actively paving the way for opportunity so that others may succeed as well. We are pleased and proud to honor Robert Johnson with the WISER Hero Award.





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MAUREEN KELLY

**Founder & President, Thanks Mom & Dad Fund, and
formerly the Business & Community Liaison of the
Atlanta Regional Commission's Aging Division**

Ms. Maureen Kelly is a long-time friend of WISER, working in the trenches with us for more than 16 years, educating women and leaders in the financial education network about the important financial issues facing women as they age. Maureen has helped us identify needs, and fashion the education programs to train the trainers who are the trusted messengers in local communities where the needs are great.

Maureen is currently the Business & Community Liaison for the Aging Division of the Atlanta Regional Commission which is the Area Agency on Aging in the 10-county Atlanta region and also the Founder and President of the *Thanks Mom & Dad Fund*—a foundation she established to raise funds to support aging programs and services in the Atlanta region. The foundation asks current generations to honor the older adults in their lives by making contributions that fill gaps in critically needed services, encourage program innovation and increase services for older adults. Those services include transportation, home delivered meals for the homebound, adult day care, respite care for caregivers and critical information and assistance for families struggling to sort through the needs of their parents or loved ones.

Here at WISER, we honor our long partnership with Maureen—an advocate and expert on the needs of seniors and how communities can best fill unmet needs. She is a true champion of at-risk populations, and we honor her lifetime of work today with the WISER Hero award.





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JIM MAHANEY

Vice President, Strategic Initiatives, Prudential

Jim Mahaney is a Vice President of Strategic Initiatives at Prudential and a true thought leader in groundbreaking research on key retirement-related issues, including the financial complications of divorce and widowhood, the importance of optimizing Social Security and the change in marriage benefits for LGBT couples after the 2015 Supreme Court Decision. Jim has authored several research papers on retirement related issues including the integration of retirement savings and social security and social security claiming strategies.

While at Prudential, Jim has been awarded three patents from the U.S. Patent Office as a result of his development of products for individuals to use for retirement planning.

Jim has been a speaker at several of WISER's policy symposiums and is a favorite in policy circles in Washington because of his thoughtful and insightful analysis of important issues impacting future retirement security of at-risk populations and modest income women and couples.

He is a noted expert and author and his white papers quickly circulate here in Washington among analysts studying retirement trends. Like many here in Washington, we at WISER rely on Jim's thoughtful and sober analysis of issues to guide our work with women.

There is no shortage of experts on how to help the wealthy invest their money. WISER Heroes are those who take the time to help those living on the edge and most at risk. For his exemplary work in developing strategies for under-served Americans to build retirement security, we are pleased to award Jim Mahaney the WISER Hero award.





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THE HONORABLE PATTY MURRAY

United States Senate, Washington State

From the day she arrived in Washington 24 years ago as a “Mom in tennis shoes” Senator Patty Murray has been a groundbreaker and fierce advocate for women and families. She was the first female Senator from the state of Washington, the first woman to Chair the Senate Veterans Affairs Committee and also the first woman to chair the Senate Budget Committee.

But, her ambitions are not for herself. Her bold dream, in her own words, is to “build the most robust middle class the world has ever seen.” And her current position as ranking member on the Senate Health, Education, Labor and Pensions Committee, gives her a position of great influence to continue to do so.

Coming from a solidly middle class background, Senator Murray experienced first-hand the struggles of many Americans. Her father— a veteran and Purple Heart recipient—became disabled and her mother had trouble earning enough to support a large family. Veterans health benefits helped care for her father, a federal program enabled her mother to go back to school and get a better job and federal student loans helped the Senator and her six siblings get a college education. With these struggles in mind, Patty Murray has always been faithful to her promise to work to preserve and build upon programs that lift up the middle class.

Her hometown newspaper has rightfully called her “a workhorse, not a show horse” and we agree. Not many Senators have worked as hard and achieved as much on behalf of hard working middle-class Americans as Senator Murray. Her willingness to work across the aisle, to remain fiercely focused on the challenges we all face in life and finding solutions has led to an impressive list of accomplishments.

We are particularly grateful for her work in improving pensions and access to retirement programs, particularly for women, creating important spousal protections in defined contribution retirement plans, blocking cuts to Security and working to enhance Social Security benefits for spouses and children of deceased or disabled workers.

Her victories are many and span education, health care, pensions, retirement and jobs programs. In each area, and with each legislative effort, Senator Murray painstakingly works to build a strong middle class in America. She creates pathways of opportunity for working Americans and an improved safety net for those experiencing hard times.

We are very proud to award Senator Patty Murray with the WISER Hero award.





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THE HONORABLE PAT TIBERI

United States House of Representatives, 12th District of Ohio

Congressman Tiberi was elected to Congress from the 12th District of Ohio in 2000. Since then, he has developed a reputation among his colleagues in the House as a hard-working and skilled legislator. He has been rewarded for his skill and hard work with a position on the House Committee on Ways and Means where he takes a leadership role on important issues that we all care about, including taxes, retirement, housing, Social Security, Medicare, and health care. He serves as Chairman of the Subcommittee on Health and is a member of the Tax Policy Subcommittee. He is also the vice-chairman of the Joint Economic Committee where he shapes the discussion on national economic policy.

WISER is part of a broad community of organizations grappling with ways to strengthen services and help for family caregivers. Congressman Tiberi has been a welcome and effective partner in those efforts. Notably, Mr. Tiberi wrote and helped pass the Older Americans Reauthorization Act of 2006, which funds social and nutritional programs for the country's seniors that help individuals stay in their own home rather than move to institutional care, while improving their quality of life. Congressman Tiberi also worked hard on legislation to make federal assistance more widely available to caregivers of Alzheimer's disease patients. His work on this issue earned him the "Giving from the Heart" award from the Alzheimer's Association – Central Ohio Chapter.

Strengthening local communities for those in need has also been a particular focus for Mr. Tiberi. He led the effort to extend tax provisions that increase investment in community development and affordable housing. His bill, the New Markets Tax Credit Extension Act, laid the groundwork for a five-year extension of this tax credit to attract private capital to some of the most distressed communities in the country. Additionally, he introduced a bill that was signed into law that provides a permanent floor for the Low Income Housing Tax Credit, which spurs investment in affordable rental housing projects and boosts the availability of affordable housing. Many Americans of limited means, including older women, have a safe and affordable home as a result of his outstanding efforts.

The Congressman's thoughtful approach to services for older Americans coupled with skilled legislative work has made life healthier and more secure for older Americans everywhere. We are pleased to honor him today with the WISER Hero Award.

