Annual WISER iOme Challenge Forum
An Intergenerational Discussion on Retirement Solutions

Thursday, June 17, 2021
Speaker Bios

Aaron Borders
Aaron Borders is Vice President, Institutional Retirement Practice Lead at Dimensional Fund Advisors. Mr. Borders specializes in institutional defined contribution strategy and practice, spanning the relationships between plan sponsors, consultants, intermediaries, asset managers and industry groups. He is a member of the Legislative Relations Committee for ASPPA of the American Retirement Association and the Public Policy Committee and Retirement Income Committee for the Defined Contribution Institutional Investment Association. Mr. Borders is a thought leader and a frequent author on issues related to pension and retirement systems. He graduated from the University of Missouri – Columbia.

The Honorable Ben Cardin (MD -D)
A third-generation Marylander, Senator Cardin has been a national leader on health care, retirement security, the environment and fiscal issues. First elected to the Senate in 2006, Senator Cardin currently serves as Chair of the Small Business & Entrepreneurship Committee, which is on the forefront of rebuilding our economy. Recently as a member of the Small Business and Entrepreneurship Committee, Senator Cardin helped write the Paycheck Protection Program (PPP) that has helped small businesses in Maryland and nationwide weather the economic repercussions of the COVID-19 pandemic. In addition, Senator Cardin is a senior member of the Senate Foreign Relations, Finance, and Environment & Public Works committees. He has been a long-time champion on issues impacting the long-term financial wellness for all Americans. A 1967 graduate of the University of Maryland School of Law (1st in his class), he earned his B.A. degree in 1964 from the University of Pittsburgh (cum laude). He is a member of the U.S. Naval Academy Board of Visitors, the Johns Hopkins University Institute for Policy Studies' National Advisory Board and the St. Mary's College Advisory Board, Center for Study of Democracy.

Warren Cormier
Warren Cormier is Executive Director of the DCIIA Retirement Research Center (RRC). He has previously served as CEO and co-founder of Boston Research Technologies and as president and founder of Boston Research Group. Mr. Cormier is a veteran in the financial services industry with more than 25 years of experience in research for investment companies, banks and insurance companies. He is also recognized as a market research leader in the defined contribution industry. Mr. Cormier is the cofounder of the Behavioral Finance Forum with Dr. Shlomo Benartzi and is based in Charlotte, North Carolina.

Drew Crouch
Drew Crouch is the Senior Tax and ERISA Counsel for the Democratic Staff at the U.S. Senate Finance Committee. Prior to joining the committee staff, Mr. Crouch was the Director of Kline-Miller Implementation at the Office of Tax Policy at the U.S. Department of the Treasury for former Treasury Secretary Jack Lew. He received his law degree from Southern Methodist University and his LL.M. from New York University

Jeanne de Cervens
Jeanne de Cervens is Vice President & Director, Federal Government Affairs at Transamerica. She is responsible for promoting a federal regulatory and legislative environment in which Transamerica can maintain and grow its business. Jeanne De Cervens also serves as a Director for Transamerica Institute©, a nonprofit, private foundation dedicated to identifying, researching and educating the public about retirement, health coverage, and other relevant financial issues facing Americans today. In addition, she is Director of the Tax Coalition, a non-profit organization of female professionals in federal tax policymaking. Ms. de Cervens received her law degree from Tulane School of Law and her BA from Boston College. She is also a member of the Maryland Bar.

Shelley-Ann Eweka
Shelly-Ann Eweka has over 25 years of experience in the Financial Services Industry. As an Advice Thought Leader she supports TIAA's objective to engage customers with advice that helps them meet their financial needs to and through retirement. She partners with Marketing and Financial Wellness teams to proactively deliver forward-looking messaging/guidance through different platforms. Ms. Eweka serves as an expert on the Woman-to-Woman Community section of TIAA.org. She is a member of the African-American and Caribbean Professionals of TIAA and Advanced Employee Resource Groups. Ms. Eweka earned her BSE in Electrical Engineering from the University of Pennsylvania and her Certificate in Financial Planning from New York University. She earned her Masters of Taxation at Northeastern University.

Cheryl Gannon
Cheryl Gannon is a Senior Fellow at the Women's Institute for a Secure Retirement, and, since 2001, has helped design numerous outreach and educational initiatives that provide critical financial education and fraud prevention skills to average and at-risk women. Cheryl is the author or co-author of numerous WISER publications. Her publication, "Five Things to Ask your Mother or Grandmother" was nominated for a national award as a highly effective educational publication helping family members talk to senior citizen relatives about five topics, including financial fraud and scams. Cheryl has also helped design several national workshop and train-the-trainer programs, including a training curriculum for the Financial Steps for Caregivers and a unique outreach and education program for women at a Native American Community College. Cheryl is an expert on retirement, financial and health issues, and has worked for 25 years in public policy, public affairs and legislative positions for a trade association, a Fortune 1000 company and a non-profit senior organization. She is a graduate of Catholic University of America and a public policy certificate program at Georgetown University.

Kara Getz
Kara Getz is the Chief Counsel for the US House of Representatives Committee on Ways and Means. Prior to this role, Getz served as Senior Tax Counsel and Tax Counsel for the Senate Finance Committee working for Senators Ron Wyden (D-OR) and Max Baucus (D-MT). She previously served as Tax Counsel and Legislative Director for Rep. Neal, Chief Counsel for the Senate Special Committee on Aging for Chairman Herb Kohl (D-WI) and Tax Counsel for Senator Gordon Smith (R-OR). Ms. Getz earned her B.A. in History from Dickinson College and her J.D. from Duquesne University.

Shawn Hausman
Shawn Hausman is Chair of the Women's Institute for Secure Retirement Board of Directors. She has over 35 years of experience as a public affairs and communications professional. Ms. Hausman recently retired from the American Council on Life Insurers, where she served many years as Senior Vice President, Public Affairs. As a member of senior management, she directed all aspects of the association's communications strategies on federal and state issues. This included overseeing major advocacy campaigns on tax and retirement security issues that encompassed message development and research; media and advertising on traditional and digital platforms; and grassroots outreach and coalition building.

Cynthia Hoes
Cynthia Hoes is the Director of Strategy and Programs, Nationwide Retirement Institute. Ms. Hose is a seasoned professional with a deep knowledge of the financial services industry and retirement wellness concepts. Prior to joining Nationwide, she was an Associate at Franklin Park where she led strategy and the execution of multi-touch client communications including e-newsletters, monthly client calls, and annual cross-client conference call to augment client engagement, satisfaction and knowledge of the firm's private equity products and service offerings. Ms. Hoes earned a BBA in Marketing at Howard University and an MBA in International Marking at Saint Joseph's University – Erivan K. Haub School of Business.

Cindy Hounsell
Cindy Hounsell is the President of the Washington D.C.- based Women's Institute for a Secure Retirement (WISER), a nonprofit organization that she founded in 1996 to improve opportunities for women to secure retirement income. An attorney and retirement expert, Ms. Hounsell has been widely quoted in various media and publications including the New York Times, the Wall Street Journal, Forbes/PBS Next Avenue, U.S. News and World Report, CNN, CNBC and NPR's *All Things Considered*, *Morning Edition* and *Marketplace.* In 2015, she was named an Influencer in Aging by Next Avenue/PBS. The Influencers in Aging list highlights 50 thought leaders, researchers, experts, executives and everyday people who are redefining what it means to grow older in America. Ms. Hounsell has testified before Congress and has served as a delegate for a number of White House summits and conferences. She has authored many chapters, columns, articles, op-eds, papers and booklets on women and retirement. Ms. Hounsell provides technical assistance to several national organizations as well as training leaders and grassroots advocates as director of the **National Resource Center for Women and Retirement Planning**, in partnership with the U.S. Administration on Aging.

Kendra Isaacson
Kendra Isaacson serves as Senior Pensions Counsel to the Senate Committee on Health, Education, Labor & Pensions, where she advises Ranking Member Murray and other committee members on ERISA and retirement issues. Ms. Isaacson joined the HELP Committee after working in the Employee Benefits Security Administration at the Department of Labor where she worked in the Office of Policy and Research. Ms. Isaacson holds an LL.M in Taxation with a certificate in Employee Benefits from the Georgetown University Law Center, a J.D., with honors, from the Catholic University Law School and a B.A. from Dartmouth College.

Ali Khawar
Ali Khawar was sworn in on January 20, 2021 as the Principal Deputy Assistant Secretary for the Employee Benefits Security Administration at the US Department of Labor. As such, he is currently the acting agency head. He has extensive government experience, and has previously served in a variety of roles at the Department, including as an EBSA investigator, in EBSA's Office of Enforcement, as EBSA's Chief of Staff in two Administrations, and as a Counselor to the 26th Secretary of Labor, Thomas E. Perez. Mr. Khawar has a bachelor's degree from the Johns Hopkins University and a law degree from Emory University School of Law.

Victor Li – 2021 iOme Challenger Winner
Victor Li is from Rockville, Maryland and is a rising junior at UMBC with a double major in Financial Economics and Computer Science. He is a member of the Investment Club and the Software and Design Club. This summer he is a Budget Analyst at NIAID in the NIH. In his free time Victor enjoys reading, playing guitar or going for a run.

Lisa Margeson
Lisa Margeson is Managing Director and Head of Retirement Client Experience and Communications for Bank of America. She is responsible for leading the team that delivers the firm's holistic and engaging experience to retirement clients. Responsibilities include delivering a transformative financial wellness program, integrated communications and education, group and personalized planning meetings, as well as the firm's industry-leading suite of thought leadership. Prior to joining Bank of America, Lisa served as Head of Marketing and Creative Services for Voya Financial's Retirement Solutions (formerly ING U.S.). Ms. Margeson earned a Bachelor's Degree in Math-Economics from Brown University in Providence, Rhode Island and a Master's Degree in Business Administration from Boston University.

Heather Quatch – 2021 iOme Challenge Winner
Heather Quatch is from Glen Burnie, Maryland is a rising junior at UMBC, majoring in Financial Economics with a minor in Environmental Science. She volunteers at VITA, helping low-income people file their taxes and is also active in the astronomy club.

Madeline Rapp
Madeline Rapp has worked in the financial industry for over 10 years. In her current role as an Associate in Dimensional's Retirement Distribution Channel, she supports the Platform Defined Contribution team in analysis and research, reporting and operations, and virtual content strategy and execution. She assists the team's Regional Directors in relationship management and business development initiatives with defined contribution, 529, and HSA platform clients. Ms. Rapp joined Dimensional in 2019 after serving for five years as a Senior Service and Operations Specialist for Business Financial Group, an advisory firm in San Antonio, where she managed client service and operations for the Corporate Retirement and Individual Financial Planning

groups, with a focus on the implementation, maintenance, and development of retirement plans and client relationships. Ms. Rapp is an Accredited Investment Fiduciary® and has a BA from St. Lawrence University, where she studied Government and Economics.

Catherine Reilly

Catherine Reilly has over 20 years' experience working in the asset management and retirement industry in Europe and North America, in roles that cover economic and investment research, product design and business strategy. Currently she is the Director of Retirement Solutions at Smart USA Co, a leading retirement technology business and one of the world's largest recordkeepers, where she focuses on public policy, thought leadership and strategy. Prior to joining Smart USA Co, Ms. Reilly was Global Head of Research for the Defined Contribution team at State Street, where she oversaw the $70bn SSGA target date suite and designed custom retirement saving solutions for domestic and global clients. She has degrees in Public Policy from the Harvard Kennedy School and Economics from Aalto University in Finland. In addition, Ms. Reilly is a member of the WISER advisory board and a Senior Fellow at DCIIA.

John Scott

John Scott directs Pew's retirement savings project, which conducts original research and works with experts and policymakers to understand the barriers to retirement savings in the United States; policy initiatives that might increase retirement savings; and whether strengthening the disclosure of fees can help employers and employees make better decisions about retirement plans. Mr. Scott holds a bachelor's degree in economics from Swarthmore College, a master's in sociology from the University of Maryland, a law degree from Pennsylvania State University, and a doctorate in sociology from Cornell University.

Jean Setzfand

Jean Setzfand is the Director of Financial Security at AARP. She leads AARP's educational and outreach efforts aimed at helping Americans have financial 'peace of mind' in retirement. Her work focuses on providing consumer-friendly information on money matters, protecting consumers from investment fraud and influencing needed changes to employer-based retirement benefits (such as automating 401ks). Prior to joining AARP, she worked as a strategic management consultant serving domestic and international financial services institutions. Ms. Setzfand holds a B.A. in Economics from the University of Pennsylvania and an M.B.A. in Finance from the University of Chicago's Graduate School of Business.

Jody Strakosch

Jody Strakosch founded Strakosch Retirement Strategies, LLC to bring investment and retirement solutions to the defined contribution market for asset management firms. She offers in-depth retirement market expertise, product development and strategic positioning to align with today's challenges for investment management and service providers seeking to enhance their profiles in the defined contribution/defined benefit marketplace. Ms. Strakosch is an active member of DCIIA (Defined Contribution Institutional Investment Association), on the Advisory Council of the Women's Institute for Secure Retirement (WISER), and a member of the Advisory Board for Institutional Investor's Journal of Retirement. Ms. Strakosch holds the Bachelor of Arts in Sociology from Wellesley College and the Master of Arts in Gerontology from the Davis School of Gerontology at the University of Southern California.

Spencer Williams

Spencer Williams is the President and CEO of Retirement Clearinghouse. He applies more than 25 years of experience in starting, building, and leading businesses in the financial services industry. Under his leadership, Retirement Clearinghouse has introduced new industry best practices, been recognized for innovation, improved the operations of thousands of retirement plans, and enhanced the retirement prospects of hundreds of thousands of retirement plan participants. Mr. Williams served on active duty in the U.S. Navy for five years and participated in the liberation of Grenada and the United Nations' peacekeeping operations in Beirut, Lebanon. He earned his BA in English from the U.S. Naval Academy and an MBA from the University of Pittsburgh.

Snezana Zlatar

Snezana Zlatar is Senior Managing Director and Head of Financial Wellness, Advice and Innovation, at TIAA. She leads TIAA's financial wellness, advice and planning strategy and solutions and has responsibility for driving experimentation and piloting of innovative client solutions. Ms. Zlatar joined TIAA in March of 2020 after serving at Prudential Financial, where she co-created the financial wellness strategy and worked with partners across the organization to successfully develop and deploy new capabilities. Ms. Zlatar holds a Bachelor of Science degree in Economics and a Master's degree in Business Administration.