WOMEN'S INSTITUTE FOR A SECURE RETIREMENT

Annual WISER iOme Challenge Forum
An Intergenerational Discussion on Retirement Solutions

Wednesday, June 22, 2022
Speaker Bios

Bob Blancato
Bob Blancato is the President of Matz, Blancato and Associates. In that capacity, he also serves as the National Coordinator of the bipartisan 3000-member Elder Justice Coalition, the Executive Director of the National Association of Nutrition and Aging Services Programs and National Coordinator of the Defeat Malnutrition Today coalition. Bob has long been recognized as a national advocate with policy expertise on behalf of older adults. In 2019, he was invited by both the Senate Finance Committee and House Ways and Means Committee to testify on a range of issues. Bob's prior work history includes 17 years as a staffer in Congress and an appointment by President Clinton to be the Executive Director of the 1995 White House Conference on Aging, one of four he has participated in. He is a member of the Senior Executive Service. As a volunteer, he currently serves on the National Board of AARP and the board of the National Hispanic Council on Aging. In 2019, Bob began a four-year term on the National Advisory Committee on Rural Health and Human Services, appointed by HHS Secretary Azar. Bob holds a BA from Georgetown University and an MPA from American University. Bob has won numerous awards for advocacy, most recently the American Society for Aging's ASA Hall of Fame Award in March 2020.

Kathleen Coulombe
Kathleen Coulombe serves as the Vice President, Federal Relations, Retirement Security for the American Council of Life Insurers (ACLI). In this capacity, she is actively involved in retirement security public policy issues on Capitol Hill that impact the life insurance industry. Prior to joining ACLI, Ms. Coulombe served as senior advisor for government relations at the Society for Human Resource Management, where she focused on issues related to retirement security, employee benefits and taxes. Ms. Coulombe received a Bachelor of Arts in Political Science from the University of Nevada, Las Vegas and a Master of Public Policy from George Washington University.

Jamie Cummins
Jamie Cummins is a Tax Counsel at United States Senate Committee on Finance, where he covers issues including, but not limited to, domestic and international tax policy, pensions and retirement tax policy, tax administration, unemployment insurance, Social Security, and oversight of the Treasury Department and Social Security Administration. Prior to this position, Mr. Cummins worked for several years in a Senate office. After graduating from Louisiana State University with a degree in Marketing, Mr. Cummins obtained his J.D. from Tulane University and an L.L.M. from New York University.

Michael Davis

Michael Davis is the head of defined contribution plan specialists for the Americas division of T. Rowe Price, the organization responsible for the firm's institutional business in North America. Mr. Davis' investment and regulatory career began in 1992, and he has been with T. Rowe Price since 2016. In his current role, he leads the team responsible for expanding the firm's reach and strategic engagement capabilities in the U.S. DCIO segment. Michael earned a B.B.A. in Finance from the University of Texas at Austin and an M.P.P. in Public Policy from Harvard University, Kennedy School of Government.

Alane Dent

Alane Dent is the Founder and CEO of Dent Strategies, a boutique government relations firm specializing in federal and state advocacy that develops and implements comprehensive legislative, coalition, and communications strategies. Prior to founding Dent Strategies, Mrs. Dent served as the Senior Vice-President for Federal Relations at the American Council of Life Insurers (ACLI), where she developed and implemented strategy for ACLI's federal lobbying efforts with Congress and the Administration to achieve legislative and regulatory goals in the areas of tax, retirement security, financial services, and international issues. Prior to joining ACLI, she served as a Federal Affairs Director for the National Association of Mutual Insurance Companies (NAMIC). Mrs. Dent has also served as Legislative Counsel to former U.S. Representative Earl Pomeroy (D-ND) and Legislative Analyst for the U.S. Social Security Administration, where she was hired and served as a Presidential Management Fellow. She earned a B.A. in Political Science from Howard University and a J.D. from The Catholic University of America, Columbus School of Law.

Renée Wilder Guerin

Renée Wilder Guerin is Retirement Clearinghouse's Executive Vice President of Public Policy, focused on advancing retirement savings public policy matters that preserve retirement savings and increase retirement security for all Americans. Prior to joining RCH, Ms. Wilder Guerin was Director, Office of Enterprise Planning (OEP) for the Federal Retirement Thrift Investment Board, responsible for driving the vision, strategy and execution for the Thrift Savings Plan (TSP), the nation's largest defined contribution plan. Prior to joining the TSP, Ms. Wilder Guerin was the Executive Director & CEO of the National Tax-Deferred Savings Association, an organization focused on §403(b) and §457(b) retirement markets. Ms. Wilder Guerin received both her bachelor's degree and MBA from Duke University.

Amy Hinojosa

Amy Hinojosa is the President and CEO of MANA, A National Latina Organization, the oldest and largest Latina membership organization in the United States. She is responsible for the operations and oversees the educational programming of the national organization, as well as national advocacy efforts. MANA focuses on leadership, advocacy and community service through educational programming for adults in the areas of financial literacy, professional development and mentor training. The signature MANA HERMANITAS® program is the only national mentoring program specifically designed for Latina youth in the country. Amy has served in different capacities throughout the MANA organization, starting in 2007, including Director of National Programs, Vice President of Leadership Initiatives, and Executive Director. Prior to returning to MANA in 2013, she served as Executive Director of the National Association of Hispanic Publications, Inc. (NAHP), NAHP Media LLC, and the National

Hispanic Press Foundation (NHPF), based in Washington, DC. Amy has extensive experience working on local and national grassroots campaigns targeted at mobilizing voices and actions in Hispanic communities nationwide on topics ranging from financial literacy and retirement, mentoring, data privacy, civic engagement, and census participation to advocacy efforts on student loans, immigration reform and health care reform. Amy has been a Huffington Post and Medium Contributor and writes about issues impacting Latinas. Originally from Baytown, Texas, Amy is an alumna of the University of St. Thomas in Houston, Texas, and currently lives in Arlington, Virginia.

Cindy Hounsell
Cindy Hounsell is the President of the Washington D.C.- based Women's Institute for a Secure Retirement (WISER), a nonprofit organization founded in 1996 to improve opportunities for women to secure retirement income and to educate the public about the inequities that disadvantage women in retirement. 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*, *Barrons*, *U.S. News and World Report*, *CNN*, *CNBC* and NPR's *1A*, *All Things Considered*, *Morning Edition* and *Marketplace.* Ms. Hounsell also serves as Director of the National Resource Center on Women and Retirement which WISER operates in partnership with the U.S. Administration on Aging. Through the Center, Ms. Hounsell provides technical assistance to national organizations and trains leaders and grassroots advocates across the country. 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 focused on women's retirement issues. In 2018, Ms. Hounsell was awarded a lifetime achievement award by the Plan Sponsor Council of America. Ms. Hounsell was also named a 2015 Influencer in Aging by PBS- Next Avenue. Ms. Hounsell was named by *Women's eNews* as one of 21 Leaders for the 21st Century, and *Money* magazine named her one of its 40 Money Heroes for helping women secure their financial futures.

iOme Challenge Winning Team: St. Mary's College of Maryland

Mary Claire Basso-Luca
Mary Claire Basso-Luca of Olney, MD is a Senior with a major in Psychology and a minor in French. She is the Vice President of the Catholic Seahawks Club and a member of the Psi Chi honor society. In her free time, she likes to knit and to read!

Jazlyn Benitez
Jazlyn Benitez of Silver Spring, Maryland is a Senior pursuing a double major in Economics and Environmental Studies. She is an Alpha Chi Omega Student-Athlete and Captain of the SMCM Women's swim team. She is passionate about pursuing a career advancing environmentally resilient practices in the business sector.

Peter Fortescue
Peter Fortescue is a Senior and Economics Major. He is a member of Omicron Delta Epsilon International Economics Honor Society. He is a United States Coast Guard Veteran.

Rachael Freeman
Rachel Freeman of Baltimore, Maryland is a Junior pursuing a double major in Economics and Public Policy with a minor in Business Management. Ms. Freeman is a member of the Omicron Delta Epsilon Economics Honor Society and a member of the Women's Lacrosse team. Rachael hopes to pursue law school after graduating.

Kiya Rodriguez
Kiya Rodriguez is a 2022 graduate, with a B.A. in Economics. She is planning a career in the field of data analysis.

Josh Kaisen (Faculty Advisor)
Professor Josh Kaisen is a Visiting Assistant Professor at St. Mary's College of Maryland. Professor Kaisen's research interests include behavioral economics, industrial organization, and labor economics. Prior to joining the field of economics, he worked as a physicist at the Fermi National Accelerator Laboratory. He is a former fellow of the Institute for Humane Studies, former collaborator of the Nobel Prize winning collaboration CMS, and author of a Behavioral Economics textbook which will be released later this year. Professor Kaisen obtained his Ph.D. in Economics from the University of South Florida.

Jennifer Tickle (Faculty Advisor)
Professor Jennifer Tickle is an Associate Professor of Psychology at St. Mary's College of Maryland. Professor Tickle's primary research interests are media and health, in addition to communication technology and psychology. Professor Tickle earned her Ph.D. in Social Psychology from Dartmouth College.

Kendra Isaacson
Kendra Isaacson serves as Pensions Policy Director and Senior Tax Counsel to the Senate Committee on Health, Education, Labor and Pensions, where she advises Chair Patty Murray (D-WA) and other committee members on ERISA and all retirement-related issues. She is also a member of the Committee's Oversight Team where she assists with nominations and financial conflicts of interest. Ms. Isaacson also advises Senator Murray on all tax-related matters. She was selected as a Stennis Fellow for the 117th Congress. Ms. Isaacson received her Bachelor of Arts in Government from Dartmouth College, a J.D., with honors, from the Catholic University Columbus School of Law, and an LL.M in Taxation with a certificate in Employee Benefits from the Georgetown University Law Center.

Mimi Joy
Mimi Joy is a Senior Director for Market and Business Development at the Financial Health Network. In her role, Ms. Joy has increased Financial Health Network memberships by 60% and led sales for Attune, the organization's platform for automating financial health measurement. Ms. Joy also serves as a Financial Health Network public ambassador, speaking at conferences, podcasts, and webinars about consumer financial well-being in the U.S., including initiatives to improve access to quality financial services for low- to moderate-income Americans. Ms. Joy has worked with startups and Fortune 500 organizations alike in both the fintech and finhealth industries to deliver the next generation of financial services and

products. She earned her Bachelor's degree from the University of Vermont and has completed several corporate leadership programs over her career.

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, and was named Acting Assistant Secretary on March 25, 2021. 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.

Surya Kolluri
Surya Kolluri is the Managing Director of Retirement Research & Insights at Bank of America. Mr. Kolluri leads research and external partnership efforts as part of Bank of America's Retirement and Personal Wealth Solutions Business. In this capacity he oversees research and programs in the areas of Longevity, Retirement, and Financial Wellness. He manages external relationships including the Harvard Kennedy School, Stanford Center on Longevity, MIT AgeLab, the Pension Research Council at Wharton, Boston College Center for Retirement Research, AgingWell Hub at Georgetown University, and the Global Coalition on Aging. Mr. Kolluri has spoken at several public forums including the World Economic Forum, the Tokyo G20 Summit on Aging and Financial Inclusion, and the World Health Organization Convening on Healthy Aging in Geneva. He previously spent 14 years as a strategy management consultant based out of New York City with consulting firms Bain & A.T. Kearney, serving clients in the US and around the world. Mr. Kolluri has an MBA from the Wharton Business School at the University of Pennsylvania and a Master of Science degree from Drexel University.

Michael Kreps
Michael Kreps is Principal, Co-Chair Retirement Services Practice at Groom Law Group. He specializes in issues relating to public policy, fiduciary responsibility, and plan funding and restructuring. He routinely represents both private and public sector clients before federal agencies and Congress. Previously, Mr. Kreps served as the Senior Pensions and Employment Counsel for the U.S. Senate Committee on Health, Education, Labor, and Pensions from the 110th through the 114th Congresses. In that role, he managed all aspects of the Committee's retirement agenda and had primary staff responsibility for pension legislation, including the pension investment provisions of the Dodd-Frank Wall Street Reform and Consumer Protection Act, the funding stabilization and Pension Benefit Guaranty Corporation reform provisions of the MAP-21 Act of 2012, the Pension Relief Act of 2010, and the CSEC Pension Flexibility Act. He also led the Committee's oversight of regulatory activities involving employee benefit plans. Mr. Kreps obtained his Bachelor's degree from the University of Colorado, and his J.D. from George Washington University.

Lew Minsky
Lew Minsky is the President and Chief Executive Officer of the Defined Contribution Institutional Investment Association (DCIIA), a non-profit organization dedicated to enhancing retirement security of America's workers. Before helping launch DCIIA in 2010, Mr. Minsky

was the owner and managing member of Minsky Consulting through which he advised plan sponsors, service providers and fiduciary committees on governance, public policy and compliance issues. Earlier in his career, Mr. Minsky served as the senior in-house counsel for a Fortune 200 company, where he had primary responsibility for governance and compliance issues relating to employee benefit plans and executive compensation arrangements. He has also worked as an attorney at major law firms and began his legal career working in the General Counsel's office at the US Department of Commerce. Lew received a Bachelor's degree in Management from Tulane University, his JD from the University of Florida and his LLM with a certificate in employee benefits law from Georgetown University.

Michelle Muhammed
Director of Financial Planning at Edelman Financial Engines. Michelle is a certified financial planner and chartered financial consultant who has been in the industry for more than 22 years. She has held roles at Edelman Financial Service, LLC, Fidelity Investments, Sanders Morris Harris Inc, Ef Legacy Securities, LLC and Financial Engines Advisors L.L.C.

Anne Ollen
Anne Ollen is the Managing Director for the TIAA Institute's higher education program. Ms. Ollen's career over three decades of experience in front-line business, marketing, operational, and leadership roles at TIAA. Anne helped create and launch several Institute signature initiatives, including the TIAA Institute Fellows Program, the Higher Education Leadership Conference, Building Expertise – a professional development program for benefits administrators, and the TIAA Institute Theodore M. Hesburgh Award for Leadership Excellence in Higher Education. Ms. Ollen has a Master's degree in Elementary Education from Queens College.

Ron Storhaug
Ron Storhaug is a Senior Adviser to Senator Ben Cardin (D-MD). Mr. Storhaug has significant work experience in the Senate, working on economic and tax policies for both Senator Cardin as well as Senator Tim Kaine (D-VA). Mr. Storhaug has also previously worked as a consultant for Deloitte. Mr. Storhaug obtained his Bachelor's degree in Economics from North Dakota State University.

Aron Szapiro
Aron Szapiro is director of policy research for Morningstar. Mr. Szapiro is responsible for developing research reports on policy matters, coordinating official responses to regulatory proposals, and providing investor-focused comments on policy issues to clients and the press. He also chairs Morningstar's Public Policy Council. His research has been covered in *The New York Times*, *The Wall Street Journal*, *The Washington Post*, *The Journal of Retirement*, and on National Public Radio. Before assuming his current role in July 2016, he served as Morningstar's associate director of policy research and as policy and finance expert at HelloWallet, a former subsidiary of Morningstar. Previously, he was a senior analyst at the U.S. Government Accountability Office (GAO), specializing in retirement security issues and pension plan policy. He also worked at the New Jersey General Assembly Majority Office. Mr. Szapiro holds a Bachelor's degree from Grinnell College and a Master of Public Policy from Johns Hopkins University.