The Roadmap to Retirement Readiness:
Removing Roadblocks & Expanding Literacy

A Symposium on Financial Solutions for Women

September 28, 2022
Speaker Bios

Aaron Borders
Aaron Borders has worked in the Defined Contribution market for over 20 years, filling various roles with firms in the record keeping and asset management businesses. In his current role as a Vice President in Dimensional's Global Client Group, Aaron serves as Institutional Retirement Lead and specializes in institutional defined contribution strategy and practice. Along with providing insights into industry best practices and proprietary thought leadership, he helps organizations better equip participants for successful outcomes through employer-based retirement systems. Aaron currently sits on the Executive Committee of the Defined Contribution Institutional Investment Association, the Executive Committee of the Retirement Research Center, the Leadership Committee of the Public Policy Committee of DCIIA, the Legislative Relations Committee for ASPPA of the American Retirement Association and is a frequent speaker and author on issues related to pension and retirement systems. Prior to joining Dimensional, Aaron was a regional consultant with MFS Retirement Services Inc., aiding corporate clients in the design and implementation of DC plans. Prior to MFS, he spent more than six years in retirement sales, marketing, and management for AIM Distributors (now Invesco). Aaron began his career in the DC business with Fidelity Investments, where he worked with large plan clients of the institutional record keeping business. Aaron has earned the Accredited Investment Fiduciary (AIF) designation through fi360, is a Chartered Mutual Fund Counselor (CMFC), and holds a Bachelor of Science in business from the University of Missouri.

Sarah Charles
Sarah Charles is Director, Regional Leader – Mid-Atlantic of FORVIS Wealth Advisors. She has more than 20 years financial services experience and is a long-time advocate for women. Sarah is passionate about working with women going through life transitions (including divorce and death of a spouse) and educating them so that they can feel empowered and confident stepping into the role of primary financial decision maker. Sarah graduated *cum laude* from Duke University with a BA degree in Economics, and she holds an Accredited Investment Fiduciary® designation from Fiduciary360. Passionate about sustainable and ESG investing, Sarah became one of the first people in the country to get her Chartered SRI Counselor™ designation from the College for Financial Planning in 2019. Born and raised in New York City, she brought her talents to DHG Wealth Advisors in 2007 and on June 1, 2022, DHGWA and BKD Wealth Advisors merged to become FORVIS Wealth Advisors.

Lynne Ford
Lynne Ford is CEO & President of MissionSquare Retirement. Lynne's career spans more than 30 years of ensuring retirement security and wealth protection for Americans of all income levels. She's an experienced leader in every aspect of retirement services, including asset management, advice and delivery, and platform and operations. Before joining MissionSquare Retirement, she served as an Executive Vice President and Division Executive for SunTrust's Private Wealth Division where she led a team that delivered wealth management and retirement products and solutions to clients. Prior to SunTrust, she was an Executive Vice President at Calvert Investments where she led the preeminent socially responsible investment firm's institutional retail distribution efforts. She also served as Executive Vice President and CEO of Individual Retirement at Voya Financial, and she served for 20 years at Wells Fargo Corporation and Evergreen Investments in leadership roles focused on retirement at the client and participant levels. Having grown up in a family of public servants, Lynne is deeply committed to the financial challenges public employees face, and she's passionate about helping them achieve peace of mind when it comes to retirement security. Actively involved in community and industry activities throughout her career, she currently serves on the Board of Junior Achievement Greater Washington and the Women's Institute for a Secure Retirement. She is a past Director of the Maryland Chamber of Commerce and Junior Achievement USA. She served as Director of the Insured Retirement Institute for 10 years, serving in her last year as Chair. Lynne has a bachelor's degree from Davidson College and a master's degree from the University of North Carolina at Charlotte.

Mary Beth Franklin
Mary Beth Franklin is a contributing editor at Investment News. During her years as a veteran journalist, Capitol Hill reporter, and retirement and tax editor at a national magazine, Ms. Franklin has written extensively about the latest research and thought leadership on retirement income planning. More recently, she has become the go-to expert on Social Security benefits, providing much needed claiming guidance for American workers.

Josh Franzel, PhD
Dr. Josh Franzel is the Managing Director of MissionSquare Research Institute, formerly the Center for State and Local Government Excellence at ICMA-RC (SLGE), having served in other positions with SLGE since 2007. In this role, he oversees all aspects of the Institutes' research and outreach, stakeholder engagement, and operations. He also serves as research project director, subject matter and research methods expert, and principal investigator, while representing the Institute at practitioner and academic events and to the trade and mainstream media. Previously he was director of policy research for the International City/County Management Association (ICMA). Prior to his time with SLGE and ICMA, he served as a Presidential Management Fellow with The International Trade Administration and The White House Office of Management and Budget, and worked for both the Delaware and Florida Legislatures. His publications and research have focused on state and local government retirement plans, financial wellness, public workforce demographics, health care financing, public health, public finance, infrastructure, and government innovation. Franzel has taught graduate level courses on state and local government and urban policy at American University in Washington, DC. He holds a Ph.D. in Public Administration (& Policy) from American University.

Kerry Hannon
Kerry Hannon is a nationally recognized expert, spokesperson and strategist on career transitions, entrepreneurship, personal finance and retirement. Kerry is currently a Senior Columnist for Yahoo

Finance and Yahoo Finance On-Air Live. She has been a regular contributor to *The New York Times,* AARP's Jobs Expert and "Great Jobs for Retirees" columnist, a contributing editor and "Second Verse" columnist for *Forbes*, and the PBS website NextAvenue.org expert and columnist on personal finance, wealth management and careers for boomer women. In 2006, she developed *U.S. News & World Report'*s "Second Acts" feature, a regular column that looked at people who successfully navigated a complete career change in midlife, their challenges, and their motivations. Kerry is the award-winning author of 14 books, including *Great Pajama Jobs* (Wiley, 2020), *Money Confidence: Really Smart Financial Moves for Newly Single Women* (Post Hill Press, 2017), *Getting the Job You Want After 50* (Wiley, 2015; #1 on Amazon for Mid-Life Career Management and Job-Hunting); the award-winning *Love Your Job: The New Rules for Career Happiness* (Wiley, 2015); the GOLD Living Now Book Award for Personal Growth/Motivation winner, *What's Next?: Follow Your Passion and Find Your Dream Job in Your Forties, Fifties, and Beyond* (Berkley Trade, 2014), and the national bestseller *Great Jobs for Everyone 50+: Finding Work That Keeps You Happy and Healthy … And Pays the Bills* (Wiley, 2012; updated 2017). Kerry has been a fellow of the Columbia Journalism School and the Robert N. Butler Columbia Aging Center's Age Boom Academy. She is TIAA's Women and Retirement expert and a former MetLife Foundation Fellow on Aging. She has testified before Congress about the importance of older workers. She received a bachelor's degree from Duke University, where she is currently a member of an editorial board.

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.

Anthony Hinojosa
Anthony Hinojosa is the Director of Federal Affairs at Compassion & Choices, an organization dedicated to improving care, expanding options and empowering everyone to chart their end-of-life journey. Anthony leads Compassion & Choices' federal efforts to increase patient-directed care across the country with an emphasis on addressing healthcare inequalities and racial disparities that impact underserved communities.

Josh Hodges
Josh Hodges is NCOA's Chief Customer Officer. He develops a comprehensive and authoritative view of today's older adult and serves as a consumer advocate as we create comprehensive experiences for them. He plans, organizes, and aligns NCOA's programmatic portfolios and network activation strategy to enable the organization to reach millions of individuals and empower them to enroll in benefits programs, prevent falls, and manage their health. During his career, Hodges has been working to change aging for the better. Beginning his career as a management consultant, he has since moved to working both in national nonprofits and within the federal government on older adult issues, his work is focused on aging well and equity. He has led multiple federal grant programs and developed national partnerships with Fortune 500 companies that have impacted millions of older adults. Prior to NCOA, Hodges worked at the U.S. Department of Health and Human Services Administration for Community

Living (ACL) where he was Acting Deputy Administrator of the Center for Integrated Programs. In this role, he oversaw 11 aging and disability programs with a total portfolio over $110 million.

Cindy Hounsell

Cindy Hounsell is the President and Founder of the Washington D.C. based Women's Institute for a Secure Retirement (WISER). An attorney and retirement expert, Ms. Hounsell has been widely quoted in various media and publications. Ms. Hounsell also serves as Director of the National Resource Center on Women and Retirement; the Center WISER operates in partnership with the U.S. Administration on Aging. Through the Center's work, 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. Ms. Hounsell was awarded a lifetime achievement award by the Plan Sponsor Council of America, and she was also named an Influencer in Aging by PBS- Next Avenue.

Kelli Hueler

Kelli Hueler is founder and CEO of Hueler Companies, an independent data and research firm providing reporting and systems designed for the annuity and stable value marketplace. Hueler Companies was founded in 1987 and today the firm's data, market research, and analytical reporting are considered the industry standard. Under Ms. Hueler's leadership, Hueler Companies developed and launched Income Solutions®; a first to market, groundbreaking automated annuity purchase platform. Income Solutions® is designed to empower transitioning employees looking for access to cost effective personal lifetime income alternatives. The program has been widely adopted by some of the industry's largest plan administrators, plan sponsors, and key industry associations. Ms. Hueler is a founding member of the DCIIA (Defined Contribution Institutional Investment Association), serving on the Retirement Income Committee and also participates on the Society of Actuaries Committee on Post-Retirement Needs and Risks. Prior to founding Hueler Companies, Ms. Hueler was a Registered Representative for Kidder Peabody & Company and IDS Life, she holds a B.A. from St. Olaf College.

Amy Humphrey

Amy Humphrey leads the Relationship Management team at Mission Square Retirement and is responsible for driving client retention and loyalty. The Relationship Management team provides proactive consultations on education plans, shares fiduciary best practices and oversees the plan administration for Sponsors of all asset sizes. With over 28 years of financial services expertise, Amy joins us from Empower where she played a lead role in the PMO supporting the MassMutual acquisition and integration. Previously, Amy had oversight for the National Endorsements at Nationwide Financial which included key organizations such as the National Association of Counties, the US Conference and Mayors and the IAFF. Amy was also AVP, Relationship Management for the Government and Not for Profit business at MassMutual. Within the industry, Amy started her career in Individual Annuities and has held numerous roles supporting defined contribution plans including sales, relationship management, and project management. Amy is a proud graduate of the University of Connecticut and holds FINRA Series 6,7,24, and 65 licenses.

Lauryl Jackson

Lauryl Jackson is Vice President, Federal Relations for Financial Income Security and Diversity & Inclusion for the American Council of Life Insurers (ACLI). She leads congressional advocacy and strategy for consumers' access to disability income insurance, long-term care insurance, paid family and medical leave, and other financial solutions. She also leads ACLI's diversity and inclusion initiatives. Jackson comes to ACLI from Johnson & Johnson, where she led government affairs and policy initiatives. Prior to Johnson & Johnson, she led congressional outreach efforts for the Pharmaceutical Research and Manufacturers of America. Jackson also has worked for the U.S. House Judiciary Committee and for three members of Congress. Jackson has a Juris Doctorate from Howard University School of Law. She holds a Bachelor of Arts in Political Science with a minor in Spanish from Spelman College.

Marlena Lee, PhD
Marlena Lee is Dimensional's Global Head of Investment Solutions. She leads a team dedicated to providing clients thought leadership, analysis, and education on a wide range of investment-related topics. In addition, she is a member of the Investment Research Committee. Marlena previously served as Co-Head of Research, helping shape the firm's global research agenda by working with clients to identify topics of interest and overseeing the creation of research papers. Prior to joining Dimensional, Marlena worked as a teaching assistant for Nobel laureate Eugene Fama, a professor at the University of Chicago Booth School of Business. Marlena earned her PhD in finance and an MBA from the Chicago Booth School of Business. She also holds an MS in agricultural and resource economics and a BS in managerial economics from the University of California, Davis.

Bill McInturff
Bill McInturff is a co-founder and the managing partner of Public Opinion Strategies, one of the nation's largest political and public affairs survey research firms. The firm has been described as a "GOP powerhouse" and currently represents 11 U.S. Senators, 6 governors, and 44 Members of Congress. Bill, along with Hart Research Associates, conducts The NBC News/The Wall Street Journal Poll. One nationally recognized political reporter described Bill as "one of the smartest most clear-thinking people in politics." Another said he "has more influence on Capitol Hill than any other Republican strategist." Over a thirty-year career in survey research and over 5,000 projects, he has been devoted to what he describes as "combat message development," not simply monitoring public opinion, but developing messages to defend and promote client interests on complex public policy issues. The focus of much of Bill's work has been health care, having completed more than 750 focus groups and more than 250 national surveys on this topic alone. Bill is a frequently quoted source on the topic of American politics. He has appeared frequently on Meet the Press, MTP Daily, and is quoted in a variety of national news magazines and major newspapers.

Anne Ollen
Anne Ollen is Head of Programs & Operations at TIAA Institute where she develops and executes the Institute's higher education program. The program seeks to build and share knowledge important to higher education leaders about drivers of change and innovative solutions and strategies in three broad thematic areas: leadership, academic workforce trends, and higher education operating models. Anne leverages the Institute's pillars of work—research, partnerships, convenings and strategic communications—to bring distinctive value to Institute stakeholders in alignment with TIAA business priorities. Anne's career spans 30+ years of experience in front-line business, marketing, operational, and leadership roles at TIAA where she has built and managed cohesive and productive teams to be agents of change. She was part of the founding team of the TIAA Institute and has shown how strong and inclusive leadership can generate thought leadership that creates business impact and forges influential relationships. 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.

Anna Rappaport
Anna Rappaport is an actuary, consultant, author, and speaker, and is a nationally and internationally recognized expert on the impact of change on retirement systems and workforce issues. She is passionate about improving retirement security and opportunities for older Americans and is focused on making a difference. Some of the specific issues she has focused on include women's security, disability and defined contribution plans, phased retirement, and improving the individual's ability to plan. Anna is a past- President of the Society of Actuaries and chairs the Committee on Post-Retirement Needs and Risks. She writes regularly for the Retirement Section News and also writes for The employee benefits publications, the Conference Board's Human Capital Exchange and for Forbes. Anna formed Anna Rappaport Consulting in 2005 after retiring from Mercer at the end of 2004 after 28 years with the firm. Anna became a Fellow of the Society of Actuaries in 1963 and she is a member of the American Academy of Actuaries. She has an MBA(1985) from the University of Chicago Booth School of Business. She was awarded the Lifetime Volunteer Award from the Society of Actuaries in 2021, the Lifetime Achievement Award in 2017 from the Plan Sponsor Council of America and the 2018 Lillywhite Award from EBRI. She served on the ERISA Advisory Council from 2010-2012. She serves on the Advisory Board of the Pension Research Council and the Board of the Women's Institute for a Secure Retirement.

Aliya Robinson
Aliya Robinson is the Senior Legal Counsel, Legislative and Regulatory Affairs at T. Rowe Price. She previously was the Senior Vice President of Retirement and Compensation Policy at ERIC and led ERIC's efforts to develop and advocate for retirement and compensation public policies priorities for ERIC member companies at the federal, state, and local levels. Aliya has more than 20 years of experience. She previously served as the Executive Director of Retirement Policy at the U.S. Chamber of Commerce where she was responsible for developing, promoting, and publicizing the Chamber's policy on employer-provided retirement plans, nonqualified deferred compensation, and Social Security. She led the Chamber's efforts on several pieces of retirement legislation, most notably the Pension Protection Act of 2006 and the Multiemployer Reform Act of 2014. Prior to joining the Chamber, Aliya practiced employee benefits law advising clients on issues relating to ERISA and the Internal Revenue Code for retirement plans, health and welfare plans, and fringe benefit plans. Additionally, she worked on multiemployer pension plan compliance under ERISA, the Internal Revenue Code, and various areas of corporate tax, including corporate restructuring, implementation of cafeteria plans, and compliance with tax reporting obligations. Aliya is a fellow in the American College of Employee Benefits Counsel and is a member of the Tax Coalition and the ERISA Roundtable. She is the Qualified Plans Subcommittee Co-chair of the Employee Benefits Committee of the ABA Labor and Employment Section of the American Bar Association and a contributing editor to the American Bar Association Treatise on Employee Benefits Law. Aliya is a graduate of New York University School of Law, where she also received a Master of Laws in Taxation. She received a Bachelor of Arts in Economics and African studies from Yale University.

Deborah M. Royster
Deborah Royster is the Assistant Director, Office for Older Americans at the Consumer Financial Protection Bureau. Before joining the Bureau, Ms. Royster served as Chief Executive Officer of Seabury Resources for Aging, a nonprofit organization that provides affordable housing,

transportation, care management and other support services to older adults and family caregivers in the Washington, D.C. region. Ms. Royster is a graduate of the University of Maryland and the University of Virginia School of Law.

Madison Sloat
Madison ("Maddie") F. Sloat is a Senior Policy Aide for Chairman Bob Casey of the Senate Special Committee on Aging. Her policy portfolio on the Committee covers the issues of Social Security, retirement, consumer protection, labor, and elder financial fraud. Prior to joining the Committee, Maddie was a Legislative Correspondent in Senator Casey's personal office, where she worked on labor, tax, trade and financial services policy.

Rachel Weker
Rachel Weker is a senior retirement strategist for the Retirement Plan Services division of T. Rowe Price. Rachel is primarily responsible for driving visibility of T. Rowe Price's position as a thought leader in the retirement area. She also is a vice president of T. Rowe Price Retirement Plan Services, Inc. Rachel's experience began in 1991, and she has been with T. Rowe Price since 1998, beginning in the Product Development department. In Product Development, she was responsible for multiple development strategies, including automated solutions, statements and personalization, advice and guidance, participant Web and mobile experience, and production of on-demand solutions. Rachel also was responsible for financial wellness and retirement income strategy. Prior to joining the firm, she was employed by Boatmen's Trust Company. Rachel earned a B.S. in finance from the University of Illinois. She is a Series 7 and 63 registered representative.

Aisha Williams
Aisha Williams, JD, MBA is the Senior Director of Economic Security and Benefits at the National Council on Aging. She oversees NCOA's Center for Benefits Access and the organization's portfolio of programs, products and services for health coverage and benefits, economic and financial security, and social benefits and supports. Aisha has worked for nearly 20 years across social safety net systems and programs as well as in the healthcare industry with a focus on policy and operations with respect to vulnerable populations, including but not limited to older adults, women and children, and their families. Her extensive experience includes work in workforce, housing, community health centers and FQHCs, behavioral health, health care systems, and social supports. Throughout her career, Aisha has helped 100s of federal, state, and local government agencies, corporations, and nonprofits optimize their services in these areas, including designing strategies to enhance cross-sector collaboration and services augmentation.