



WISER & CFPB Webinar

Aging, Caregiving, & Financial Costs Finding Resources & Improving the Pathways Forward

April 10, 2024

Speaker Bios

Bridget Bearden

Bridget Bearden is Research and Development Strategist at the Employee Benefit Research Institute (EBRI). Prior to joining EBRI, Bridget conducted research and created thought leadership for corporate and non-profit investment organizations, including Edelman Financial Engines, Ceres, Defined Contribution Institutional Investors Association (DCIIA), and Strategic Insight (now ISS Market Intelligence). She received her Ph.D. in Public Policy from University of Massachusetts Boston, with a dissertation on sustainable investing in private workplace retirement plans. She was a David Nyhan fellow of the UMass Sustainable Solutions Lab and is a current member Women in Pensions Network. She holds a BA in political science, an MBA in finance, and an MS in public policy. She holds the Fundamentals of Sustainability Accounting (FSA) credential from SASB and is also pursuing the Certified Employee Benefit Specialist (CEBS) designation.

Laurel Beedon

Dr. Laurel Beedon has spent her career working on retirement income policy as a researcher, writer, speaker, and educator. Dr. Beedon has recently retired from the Government Accountability Office (GAO) where she was a Senior Analyst in the Education, Workforce, and Income Security Division. She is volunteering at WISER as a Senior Research Fellow lending her invaluable and extensive experience to the organization. Among her publications for the GAO are studies on the provision of home and community-based services and how the Social Security Administration delivers information to its constituents. Her prior experience includes: Senior Fellow at the National Academy of Social Insurance (NASI) where she led the Washington Internship program, Senior Research Fellow at WISER, and Senior Policy Adviser at the Public Policy Institute (PPI). At PPI she conducted research, wrote and published numerous reports and briefs focusing on Social Security (Old Age and Survivors and Disability Insurance), and other retirement income sources with a focus on the aging and women's communities. She came to PPI from the Social Security Administration's Offices of Research and Statistics and Governmental Affairs. In addition to policy research, Dr. Beedon's experience includes: staff member of the American Indian Policy Committee for Senator James Abourezk and faculty member at the George Washington University. She is also a member of the Alumni Advisory Board at Virginia Tech University where she received her doctorate.

Alane Dent

Alane Dent serves as Vice-President, Corporate and Legislative Affairs, at TruStage, a financial services company that provides product and service solutions to credit unions, their customers, as well as retail customers. She advocates on behalf of these constituencies with federal and state legislatures and regulatory authorities, trade associations, and with stakeholder coalitions. Prior to joining TruStage (formerly CUNA Mutual Group), she founded and served as CEO of Dent Strategies, a boutique government relations firm specializing in federal and state advocacy. She is an accomplished lobbyist with over twenty years of experience strategically leading the financial industry's legislative efforts. Alane previously served as the Senior Vice President of Federal Relations at the American Council of Life Insurers (ACLI). She managed a team of federal lobbyists covering tax, financial services, trade, and retirement security issues of importance to the life insurance industry on Capitol Hill and the Administration. Prior to joining ACLI in 2004, Alane served as Federal Affairs Director for the National Association of Mutual Insurance Companies (NAMIC). She also served as Legislative Counsel for former Rep. Earl Pomeroy (D-ND) and Legislative Analyst/Presidential Management Fellow for the Social Security Administration. 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. In addition to her active participation in a number of professional organizations, she enjoys volunteering her time to promote issues related to closing the racial wealth gap, ensuring retirement security for women, and enhancing employer diversity, equity and inclusion efforts.

Mitch Falter

Mitchell Falter is a founding member and a financial planner at ReFrame Wealth. Mitch's career spans twenty-five years of experience, with a significant tenure as a Senior Advisor at TIAA before co-founding ReFrame Wealth in April 2021. His expertise lies in crafting personalized financial strategies that align with his clients' well-being, with a particular focus on helping older adults with life-planning. Mitch holds a bachelor's degree from Clark University and has earned the esteemed Certified Financial Planner (CFP) and Accredited Investment Fiduciary (AIF) designations, reflecting his deep knowledge and ethical standards in financial planning.

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.

Cindy Hounsell

Cindy Hounsell is the President and Founder of the Washington D.C. based Women's Institute for a Secure Retirement (WISER) a nonprofit 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. As 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, ABC, CNN, CNBC MarketWatch, Yahoo Finance and NPR's 1A, All Things Considered, Morning Edition, and Marketplace. Ms. Hounsell is also Director of the National Resource Center on Women and Retirement in partnership with the U.S. Administration on Community Living's U.S. Administration on Aging. Through the Center's work, Ms. Hounsell provides technical assistance to national aging organizations, trains leaders and grassroots advocates. Ms. Hounsell has testified before Congress and attended as a delegate for several White House summits and conferences. She has authored many chapters, columns, articles, op-eds, papers, guides and booklets focused on women's retirement issues. Awards include a lifetime achievement award by the Plan Sponsor Council of America, an Influencer in Aging award by PBS-Next Avenue, Money magazine's 40 Money Heroes, the National Adult Protective Services Association and the MANA Award from MANA, A National Latina Organization. Most recently, the American Society on Aging honored Ms. Hounsell & WISER with the 2023 Advancing Economic Security for Older Adults Award.

Anne Ollen

Anne Ollen develops and executes the TIAA 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 Pension Research Council blog, Employee Benefits Quarterly, 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.

Deborah Royster

Deborah Royster is the Assistant Director, Office for Older Americans. Before joining CFPB, Royster served as CEO 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. Royster is a graduate of the University of Maryland and the University of Virginia School of Law.

Lisa Schifferle

Lisa Weintraub Schifferle is a Senior Policy Analyst in the CFPB's Office for Older Americans. She leads the Managing Someone Else's Money financial caregiving program as well as the Money Smart for Older Adults scam awareness program. She also supports the Office's work to combat elder financial exploitation through network collaboration and age-friendly banking. Ms. Schifferle's career in consumer protection spans more than 25 years. Before coming to the CFPB, she worked at the Federal Trade Commission (FTC), where she trained consumers, business and advocates on scams, identity theft, and cybersecurity. She also served as the FTC's Identity Theft Coordinator and litigated fraud and data security cases. Prior to the FTC, Ms. Schifferle worked at the Maryland Legal Aid Bureau, as a Staff Attorney and Supervising Attorney. She represented low-income clients in consumer, bankruptcy, housing, public benefits and employment cases. Ms. Schifferle received her B.A. summa cum laude from Yale College and her J.D. from the University of Virginia School of Law.

Genevieve Waterman

Genevieve Waterman is the Director of Corporate Partnerships and Engagement at the National Council on Aging (NCOA). Genevieve leads innovative hybrid programs that provides education on money management and scams prevention online and in communities across the country. She also developed the strategic vision of NCOA's Age Well Planner, a digital tool that guides individuals through key decisions designed to make their money last longer and address healthcare needs. Genevieve holds a Doctorate of Social Work from the University of Southern California Suzanne Dworak-Peck School of Social Work. She also holds a Master of Aging Services Management from the University of Southern California Davis School of Gerontology and a Master of Applied Gerontology from Towson University's Center for Productive Aging.

Michael Witte

Michael Reese Wittke joined the National Alliance for Caregiving in 2016. He serves as the Vice President, Policy & Advocacy and is a senior member of NAC's Executive Leadership team. He supported the organization's growth during a leadership transition and has expanded capacity within NAC's Research and Advocacy departments—focusing on bridging gaps between data and policy to address challenges facing family caregivers of older adults, people with disabilities, and those with serious or chronic conditions across the lifespan. Mike leads NAC's national engagement strategy working with Congressional offices, federal agencies, the White House, and key national organizations. He has directed four "National Conferences of Caregiver Advocates" held in conjunction with the annual "Aging in America" conference. Under his leadership, NAC has hosted several Congressional briefings, provided testimony in a hearing to the United States House of Representatives in support of the Older Americans Act reauthorization, and developed a policy framework to address caregiving as a public health issue. Mike has led efforts to support and implement key policy initiatives directly impacting family caregivers, including the R.A.I.S.E. Family Caregivers Act, The B.O.L.D. Infrastructure for Alzheimer's Act, and the national "Caregiving Corps." Since joining NAC, Mike has helped direct the development of the nationally-representative study "*Caregiving in the U.S. 2020*" as well as research reports highlighting populations such as sandwich-generation caregivers and caregivers from diverse backgrounds. Prior to joining NAC, Mike was the Associate Director of Government Affairs at the National Association for Home Care & Hospice (NAHC). He earned a bachelor's degree in Social Work, with honors, from the University of Utah and a master's degree in Public Administration, with a concentration in non-profit management, from American University.