Annual WISER iOme Challenge Forum
New Perspectives:
An Intergenerational Discussion on Retirement Solutions

June 20, 2024
Speaker Bios

Xenia Afoakwah
Xenia Afoakwah is a rising second-year MBA student specializing in Analytics, Leadership, and Innovation at the Johns Hopkins Carey Business School in Baltimore, Maryland. Originally from Accra, Ghana, Xenia brings extensive experience in managing client relationships and assisting with retirement planning.

Emmanuel Animashaun
Emmanuel Animashaun is a Nigerian-trained physician and global health advocate currently enrolled in the MPH/MBA dual degree program at Johns Hopkins University. He is an African sociopolitical analyst, and enjoys kayaking for fun.

Evan Avila
Evan Avila is currently a Financial Analyst at Securities and Exchange Commission. Prior to this position, he worked as an Economist for the Internal Revenue Service. Evan was the 2018 iOme Challenge Winner and a 2020 graduate of the University of Maryland, Baltimore County with a Bachelor of Arts in Economics and Political Science. He is also a 2019 Truman Scholar.

Alane Dent
Alane 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.

Matthew Dyson
Matthew Dyson is a senior Political and Computer Science student at University of Maryland, Baltimore County (UMBC). He is heavily involved in the Volunteer Income Tax Assistance (VITA) program at UMBC, where he prepares taxes for local community members.

Shelly Eweka
Shelly Eweka is a nationally known financial planner and speaker who has pushed to narrow the widening gap in retirement savings between genders and different races. After nearly three decades in financial services, Eweka serves as an expert on the Woman2Woman community section of TIAA.org. Within the firm, she launched a group called Black Indigenous Women of Color Financial Advisors/Planners of TIAA. She is a member of several other organizations—including ones for Black and female employees—that create leaders and influence culture. She received her B.S. in electrical engineering from the University of Pennsylvania, a master's degree in taxation from Northeastern University (MA), and a certified financial planner (CFP) certification from New York University.

Kara Getz
Kara Getz is Chief Counsel for Democrats on the Ways and Means Committee. Before taking on the role in February 2017, Getz served as Senior Tax Counsel and Tax Counsel for the Senate Finance Committee since 2013, working for Senators Ron Wyden (D-OR) and Max Baucus (D-MT). Prior to joining the Senate Finance Committee, she served as Tax Counsel and Legislative Director for Representative Richard Neal (D-MA). Prior to joining Rep. Neal's office, she served as Chief Counsel for the Senate Special Committee on Aging for Chairman Herb Kohl (D-WI). Before that, she served as Tax Counsel for Senator Gordon Smith (R-OR). Getz also has experience in the private sector. 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 (WISER) Board of Directors. She has over 35 years of experience as a public affairs and communications professional. Ms. Hausman 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.

Di Han
Di Han, an international student from Jiangsu, China, is pursuing a Master's in Financial Econometrics at Johns Hopkins Carey Business School. Passionate about community service in her free time, she aspires to pursue a PhD in Economics after graduation.

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.

Kendra Kosko Isaacson
Kendra Kosko Isaacson is Principal at Mindset, a bipartisan public policy firm where she focuses on tax and retirement issue areas. She is also an Adjunct Professor at The Catholic University of America, Columbus School of Law; Georgetown University Law Center; and Stetson University College of Law. Prior to her current position, she served as Pensions Policy Director and Senior Tax Counsel for Senator Patty Murray (D-WA) advising on ERISA, retirement, and tax issues. Kendra also served in the same role on the Senate Health, Education, Labor, and Pensions Committee for Sen. Murray’s tenure as the leading Democrat on the Committee. Kendra received her B.A. 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.

Douglas Lamdin
Douglas Lamdin is a Professor of Economics at the University of Maryland, Baltimore County (UMBC), and an affiliate faculty member of the UMBC School of Public Policy. His Ph.D. is from the University of Maryland, College Park. His teaching and research interests are corporate finance, investments, and financial literacy. The 2024 iOme Challenge is the fourth time he has advised the winners of the competition.

Rachel Lauren
Rachel Lauren is the COO & co-founder of Debbie, a psychology-based financial program to help you understand your money mindset, set goals, track your progress, and earn rewards when you reach milestones. Before starting Debbie in 2021, she was a VC Investor at BDMI - Bertelsmann Digital Media Investments. She received her bachelor’s degree in business and political economy, Summa Cum Laude, from NYU Stern School of Business.

Ali Khawar
Mr. Khawar was sworn in on January 20, 2021 as the Principal Deputy Assistant Secretary for the Employee Benefits Security Administration. In March 2021, President Biden named him Acting Assistant Secretary, a title he held until September 2022. As Principal Deputy Assistant Secretary, he directly supervises the agency’s three primary regulatory offices, and serves as the Assistant Secretary’s alter ego. 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 Johns Hopkins University and a law degree from Emory University School of Law.

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.

Arvind Kuruvilla

Arvind Kuruvilla is a rising senior at UMBC (University of Maryland Baltimore County) majoring in Financial Economics and Philosophy with a minor in Information Systems. He is from Columbia, MD. He fences with the UMBC Club Fencing team and is president of the UMBC Film Club.

Elizabeth McCluskey

Elizabeth McCluskey is a director of TruStage™ ventures. In her role she is responsible for leading the discovery fund, which invests in early stage fintech companies led by underrepresented founders. Elizabeth is responsible for sourcing, evaluating and executing deals, and supports a portfolio of 10+ companies. McCluskey joined the company in 2021. Prior to joining the company, McCluskey held positions at Impact Engine and UBS. Her roles ranged from investment banking and wealth management, investing in early-stage companies in economic empowerment, environmental sustainability and health equity, and helping launch a women-led investment firm's first venture capital fund. McCluskey graduated cum laude from Harvard College with a bachelor's degree in economics. She also holds a Master of Business Administration from the University of Michigan's Ross School of Business and is a Certified Financial Planner (CFP).

Shaun O'Brien

Shaun C. O'Brien is Policy Director for the American Federation of State, County and Municipal Employees (AFSCME) in Washington, D.C. He has more than 25 years of experience in employee benefits. O'Brien currently serves as the vice chair of the ERISA Advisory Council at the U.S. Department of Labor, after having served as its chair in 2023. He also is a member of the Delaware State Employee Benefits Committee, the Maryland Prescription Drug Affordability Stakeholder Council and the Public Employees Board of the International Foundation of Employee Benefit Plans. He previously served as a member of the U.S. Department of Labor Agency Review Team for the Biden-Harris Transition. He has been a member of the National Academy of Social Insurance since 1999 and served on its Board of Directors from 2015-2023. He also has served in roles at the AFL-CIO, AARP and Pension Rights Center. O'Brien is a graduate of Cornell Law School and American University.

Phillip Phan

Phillip H. Phan, Ph.D., is Alonzo and Virginia Decker Professor at the Johns Hopkins Carey Business School with joint appointment as Professor in the Johns Hopkins Department of Medicine. He is Robert Bosch Policy Fellow at the American Academy in Berlin.

Deanna Portero
Deanna Portero is a graduate student at Johns Hopkins University, pursuing a masters in public health and a masters in business administration. She is the co-President of the Hopkins Biotech Network and the Graduate Healthcare Business Association. She is passionate about innovation that improves access to transformative therapies for people with rare diseases.

Roy Randen
Roy Randen is a full-time MBA student at the Johns Hopkins Carey Business School. Prior to pursuing his MBA, he was a research analyst with the International Monetary Fund's (IMF) Middle East and Central Asia Department. He is from the small town of Plumtree, Zimbabwe, where he was born and raised.

Jessica Chen Riolfi
Jessica Chen Riolfi is the Co-Founder and CEO of Uprise, the fintech that enables financial institutions to offer AI-driven financial advisory to small business owners. Uprise is backed by top investors, including Blank Ventures, TruStage Ventures, Exponent, Dash Fund, as well as founders and execs from Gusto, SoFi, and Stripe. Prior to starting Uprise, Jessica spent her career at the intersection of technology and finance, helping develop some of the world's most well-known fintech products, including Robinhood, Wise, and Earnin. She holds an MBA from Harvard Business School and a BA from Dartmouth College.

Michael Sinacore
Michael Sinacore serves as the Pensions Policy Director on the U.S. Senate Committee on Health, Education, Labor, and Pensions. He was previously appointed to serve as Deputy Director for External Affairs and Communications for the National Credit Union Administration. Sinacore worked in the House of Representatives for members of the Financial Services Committee, including Representatives Dave Trott (R-Mich.) and Bruce Poliquin (R-Maine). Prior to his service on Capitol Hill, Sinacore worked as a credit analyst in JPMorgan's London office. While there, he helped implement portions of the Dodd-Frank Act and analyzed underperforming real estate assets acquired as part of the bank's purchase of Bear Stearns. Sinacore holds a bachelor's degree in political science and Middle Eastern studies from Boston College and an M.B.A. from the Wharton School at the University of Pennsylvania, where he was his class's graduation speaker.

Cira Sun
Cira Sun is a graduate student studying Finance at Carey Business School of Johns Hopkins University. She is from China. Cira is also involved in being the assistant stage manager of the Witness Theater of Johns Hopkins University.

Jack VanDerhei
Jack VanDerhei is Director of Retirement Studies at Morningstar Center for Retirement and Policy Studies. Dr. VanDerhei has more than 200 publications devoted to employee benefits and insurance, but his major areas of research focus on the financial aspects of private defined benefit and defined contribution retirement plans. From 1996 until 2022, Dr. VanDerhei was the research director at the Employee Benefit Research Institute, co-authoring updates of the 401(k) universe for account balances, asset allocation and loan activity, among other work. He received his BBA and MBA from the University of Wisconsin-Madison and his M.A. and Ph.D. from the Wharton School of the University of Pennsylvania.

Sue Walton
Sue Walton is a senior retirement strategist at Capital Group, home of American Funds. She has 26 years of industry experience and has been with Capital Group for eight years. Prior to joining Capital, Sue was a director at Towers Watson Investment Services. Before that, she was an investment consultant at Mercer Investment Consulting and Ellwood Associates. She holds an MBA from DePaul University with a concentration in finance and a bachelor's degree in business administration, economics and international business from Marquette University.

Spencer Williams
Spencer Williams is Retirement Clearinghouse's Founder, President & CEO and also is the President & CEO of Portability Services Network, LLC. Retirement Clearinghouse is a specialized provider of retirement savings portability and account consolidation services for America's mobile workforce. Portability Services Network, LLC is a retirement industry-led utility dedicated to the industry-wide adoption of auto portability. Williams is an innovator, including RCH's singular innovation, Auto Portability, specially designed to help low income and minority workers. Portability Services Network is built on a foundation of Retirement Clearinghouse's intellectual property, technology and operations. During Williams' 16-year tenure with the company, RCH has helped guide more than 2 million job-changing participants, over 36,000 plans and $30 billion in assets. Prior to joining Retirement Clearinghouse, Williams served in senior executive roles at MassMutual Financial Group, and as a Retirement Services executive at Federated Investors, Inc. Williams earned his B.A. degree in English from the United States Naval Academy and an M.B.A. from the University of Pittsburgh.

Peter Wilschke
Peter Wilschke is a graduating senior studying Economics and Political Science at the University of Maryland, Baltimore County. He is from Howard County, MD. Peter has been involved in multiple research projects at UMBC, worked as a campus tour guide, and helped provide free tax filing services through UMBC's VITA club.

Catherine Xu
Catherine Xu is the Co-CEO & Co-founder of Starlight. A graduate of Standford University, she began her career at LinkedIn, where she worked as a product manager for AI advertisements and consumer search. In 2023, Xu co-founded Starlight with Shreenath Regunathan, aiming to transform debt management. As CEO, she drives Starlight's mission *to build technology that modernizes the social safety net, unlocking the $140 billion in government benefits that goes unclaimed every year for those households in need.*