Annual Women's Retirement Symposium

Addressing Women's Retirement Gaps: Advancing Solutions

September 24, 2024
Speaker Bios

Cyrus Bamji
Recognized as one of the foremost experts and innovators on disrupting and modernizing our concept of retirement and planning the second half of life, Cyrus has spent over twenty years leading successful growth and transformation strategies for financial services, healthcare, and technology organizations. He is currently Chief Strategy & Communications Officer at the Alliance for Lifetime Income, a nonprofit consumer education association based in Washington, DC, where he leads financial education, media relations, and digital strategies focused on educating consumers about financial security and wellbeing. Previously, he was executive vice president and chief strategy officer for LifeRoading LLC, a boutique management consulting firm, where he worked with companies to develop new products, services and strategies to better serve the rapidly growing 50+ demographic. Over the years, Cyrus has held various other executive positions, including vice president at AARP/Life Reimagined; chief marketing officer with Universal Access Inc.; chief marketing officer for CityNet, a telecom startup; and Fleishman-Hillard International, where he was senior vice president and helped start its first worldwide technology practice.

KC Boas
KC Boas is Head of Retirement Marketing at BlackRock, and co-founded the Women in Retirement Group in her department, which focuses on career development and community building for its members. She leads programming across five offices, alongside a team that seeks to strengthen male allyship and gender diversity across the business. KC is also the Global Strategy Manager for BlackRock's Women's Network, and spearheaded a global campaign for International Women's Day where she engaged thousands of employees across 63 offices in a gender equity pledge. Last year, she was asked to join the firm's Global Mosaic Leadership Team as an inaugural member – working in concert with BlackRock's Inclusion & Diversity Team to cultivate and advance diversity, equity and inclusion at the firm and in the communities in which it operates. Outside BlackRock, KC is an ambassador for Girls Who Invest and an associate board member for the Council for Economic Education.

Katie Brandt
Katie Scarlett Brandt is an award-winning journalist and editor-in-chief for *Chicago Health* and *Caregiving* magazines. She was a 2023 Journalists-in-Aging Reporting Fellow with The Gerontological Society of America and the Journalists Network on Generations, as well as a 2021 fellow with the National Cancer Institute and Association for Health Care Journalists. In her reporting, Katie specializes in untangling complex social issues with no easy answers. These issues so far have included public health, environmental health, and the homelessness crisis. Her interest in covering these topics grew out of her time at Ohio University, where she studied journalism and Spanish. She was part of the Special Projects team for the college newspaper and also reported on mountaintop removal coal mining in Appalachia for the town's alternative weekly. Katie is a member of Investigative Reporters and Editors, the Society of Environmental Journalists, and the Association of Health Care Journalists. The Solutions Journalism Network has featured her stories, and recently, "Rising Concerns," Katie's piece about where flooding and sewage treatment meet (and how both impact people's health) was a finalist for climate change reporting in the Chicago Headline Club's Peter Lisagor Awards.

Hon. Phyllis Borzi
The Honorable Phyllis C. Borzi served as the assistant secretary of labor of the Employee Benefits Security Administration (EBSA) from 2009 to 2017, overseeing approximately 700,000 private-sector retirement plans and 2.3 million group health plans that provided benefits to approximately 150 million Americans. She represented the Department of Labor in overseeing the implementation of the Affordable Care Act (ACA) and was instrumental in the development of various pension regulations, including the Department's rule requiring individuals providing financial advice to plan sponsors and retirement investors to act as ERISA fiduciaries. Ms. Borzi also represented the Secretary of Labor in the secretary's role as statutory trustee for the Social Security (OASDI) and Medicare trust funds as well as in the secretary's capacity as chair of the Board of the Pension Benefit Guaranty Corporation (PBGC). Ms. Borzi currently is an independent consultant and serves on the Board of Visitors of the Columbus School of Law at The Catholic University of America; the Board of Edelman Financial Engines, LP; the Board of the Institute for Fiduciary Standard; the Board of Directors of FAIR Health; the Board of the Maryland Small Business Retirement Savings Trust (MarylandSaves); and the Advisory Board of the Georgetown University McCourt School of Public Policy's Center for Retirement Initiatives. In addition, Ms. Borzi currently serves as a fiduciary representing retiree class members on the Committee of the Goodyear Retirees Health Care Trust. She is an active member of the American Bar Association and is the former chair of its Joint Committee on Employee Benefits. Ms. Borzi is a Charter Fellow and former Chair of the American College of Employee Benefit Counsel.

Senator Ben Cardin - 2024 WISER Hero Award Honoree
A third-generation Marylander, Ben Cardin has been a national leader on health care, retirement security, the environment and fiscal issues while representing the people of Maryland in the U.S. Senate, and before that in the House of Representatives. Currently serving as Chair of the Senate Foreign Relations Committee, he has worked across party lines to further U.S. national security

and to ensure that good governance, transparency and respect for human rights are integrated into American foreign policy. First elected to the Senate in 2006, Senator Cardin also is a senior member of the Small Business & Entrepreneurship Committee, which is at the forefront of rebuilding our economy. He is a senior member of the Senate Finance Committee and the Environment & Public Works Committee. Senator Cardin is a leading advocate for the Chesapeake Bay, which is the economic, historical and cultural heart of Maryland. Nationally, he is a champion of protecting our clean air and clean water. He has introduced legislation to restore the health of America's great water bodies and is the leading proponent of investing in improvements to America's aging water infrastructure system while preparing it for the impacts of climate change. His commitment to reduce pollution and protect our environment fuels his work to broaden investments in safe public transit, as well as walking and bike trails.

Catherine Collinson
Catherine Collinson is CEO and president of nonprofit Transamerica Institute and Transamerica Center for Retirement Studies. Catherine is a retirement and market trends expert and champion for Americans who are at risk of not achieving a financially secure retirement. She oversees all research and outreach initiatives, including the Annual Transamerica Retirement Survey. With more than two decades of experience, Catherine is a nationally recognized voice on retirement trends. Catherine is regularly cited by top media outlets on aging and retirement-related topics, speaks at industry conferences, and authors articles in leading industry journals. She has testified before Congress on matters related to employer-sponsored retirement plans among small business, which have featured the need to raise awareness of the Saver's Credit among those who would benefit most from the important tax credit. She co-hosts ClearPath: Your Roadmap to Health and Wealth℠ podcast on WYPR, Baltimore's NPR news station.

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.

Mary Beth Franklin
Mary Beth Franklin is a public speaker who shares her passion and expertise for personal retirement planning and income strategies. She was recently a Contributing Editor at Investment News specializing in Social Security, Medicare and Retirement income. She has been a financial journalist for more than 40 years, covering everything from federal budget and tax policies as a Capitol Hill reporter for United Press International to consumer finances as a writer and editor at Kiplinger's Personal Finance magazine. Mary Beth became a Certified Financial Planner in 2015 and is an in-demand speaker at conferences for financial professionals as well as a frequent guest on numerous radio and television programs. She is the author of "Maximizing Your Social Security Retirement Benefits" and host of the Retirement Repair Shop podcast. In her free time, Mary Beth likes to read, garden, ski and play the piano. She received a BA in Communications from American University in 1975 where she continues to mentor journalism students.

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.

Judith Gonyea
Judith Gonyea is a professor and Associate Dean of Faculty Affairs at BUSSW and a faculty affiliate of the Center for Boston University. Gonyea is the author of more than 100 publications, often centering on historically disadvantaged older populations with the goal of advancing equity. In her work, she uses an intersectionality lens to explore how individuals' multiple identities (e.g., gender, age, race) intertwine to shape their aging experience. One strand of Gonyea's research focuses on elder care, especially the gendered nature of caregiving and how culture shapes health behaviors. A second strand explores the intersection of older adults' health and environment, particularly neighborhood and community effects. In her current research, she is studying lower-income older adults in subsidized housing and those experiencing homelessness. She also writes extensively on the politics of aging. Gonyea is a fellow and past elected chair of the Social Research, Policy and Practice Section of Gerontological Society of America, an elected member in the National Academy of Social Insurance, and an elected fellow of the American Academy of Social Work and Social Welfare. She currently serves on the editorial boards of *Public Policy & Aging Report, Journal of Aging & Social Policy, Journal of Aging Studies, Frontiers in Global Women's Health,* and the *British Journal of Social Work*.

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.

Mark Hines
Mark Hines is a principal research associate with The Pew Charitable Trust's retirement savings project. He uses survey research and program and administrative data to study the barriers to, and motivations for, saving for retirement. These include the role of plan fees, public perceptions of state and federal retirement policy proposals, and attitudes toward participation in retirement savings programs. Before joining Pew, Mark was a policy analyst at the U.S. Social Security Administration, where he worked on policies related to insurance benefits for children and surviving spouses, and the implementation of the Supreme Court's Obergefell v. Hodges decision. Mark holds a bachelor's degree in anthropology and political science from Washington University in St. Louis, a master's degree in public policy from Georgetown University's McCourt School of Public Policy, and a Ph.D. in government from Georgetown.

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, and its sister organization, MANA Action Fund. MANA focuses on strengthening Latina women and girls through mentoring, education, and advocacy. The signature MANA Hermanitas® program is the only national mentoring program specifically designed for Latina youth. 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 across the country. Community education and engagement have been central to Amy's work, with a particular emphasis on youth. As a representative of MANA, Amy currently serves on the Board of Directors for the Hispanic Association on Corporate Responsibility (HACR), HTTP – The National Latino Voice in Tech & Telecommunications Policy, the National Hispanic Leadership Agenda (NHLA), and as Secretary of LIDERAMOS. Amy has been a LATINO Magazine, Huffington Post and Medium Contributor and writes about issues impacting Latinas. She has been a featured speaker at SXSW, The Aspen Institute, on Comcast Newsmakers, and at conferences nationwide. Amy has received the 2019 Humanity of Connection Award, 2021

Outstanding Community Partner Award from the Women's Institute for a Secure Retirement, was named one of the 2022 Social Impact Women to Watch by NonprofitHR, and received a 2023 Impact Award from the National Hispanic Media Coalition.

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.

Commissioner Martin O'Malley

Martin O'Malley was nominated by President Biden to be Commissioner of the Social Security Administration and, following confirmation by the U.S. Senate, was sworn into office December 20, 2023 by Senator Ben Cardin. Commissioner O'Malley is a lifelong public servant. He served as Governor of Maryland from 2007 to 2015, following two terms as Mayor of the City of Baltimore. Prior to being elected Mayor, O'Malley served as a member of the Baltimore City Council from 1991-1999 and Assistant States Attorney for the City of Baltimore before that. A pioneer of using performance-management and customer service technologies in government, O'Malley has written extensively about how to govern for better results in the Information Age by measuring the outputs of government on a real-time basis. As Commissioner, Mr. O'Malley is responsible for administering the Social Security retirement, disability, and survivors insurance programs that pay over 1.4 trillion dollars annually in benefits to more than 66 million beneficiaries, as well as the Supplemental Security Income program that provides cash assistance to approximately 7.5 million people with limited income and resources. The agency has a workforce of about 61,000 employees and 1,500 facilities across the country and around the world. Commissioner O'Malley graduated from Catholic University in Washington, D.C., in 1985, and earned his law degree from the University of Maryland School of Law in 1988.

Andrew Remo
Andrew Remo serves as Vice President, Retirement Security for the American Council of Life Insurers. In this capacity, he plays a leading role in advocating for policies that help people access the tools they need to save and ensure those savings last a lifetime. Previously, Andrew worked on these issues for the American Retirement Association and on Capitol Hill.

Lori Schock
Lori Schock was named Director of the Securities and Exchange Commission's Office of Investor Education and Advocacy in October 2009. She previously was Associate Director at the Financial Industry Regulatory Authority's (FINRA) Investor Education Foundation and Office of Investor Education, and before that, was Director of Outreach at the Center for Audit Quality. Earlier in her career, Ms. Schock served at the SEC and held positions as Acting Director, Deputy Director and Special Counsel to the Director of OIEA. She joined the agency in 2001 as a Staff Attorney. Ms. Schock received her law degree and Master's of Taxation from the University of Akron and her bachelor's degree from Furman University.

Brenda St. Arnaud
Brenda currently has responsibility for the product management team for TIAA retirement annuities, the cornerstone solutions delivering lifetime income for participants in accordance with TIAA's mission to secure retirement for millions. In order to ensure broader access to TIAA's flagship annuity solutions for creating retirement security, she and her team provide the vision, direction and leadership on day-to-day product management as well as important cross-functional initiatives influencing and partnering with many of TIAA's critical business areas including Sales and Relationship Management, Marketing, Digital and Customer Experience, Actuarial and IT. Throughout her career Brenda has been at the forefront of the shift in financial planning towards successful retirement income outcomes with an eye to diversified income strategies. She is particularly passionate about including the type of reliable lifetime income sources that both employer-offered and individual annuities can provide. Brenda joined TIAA in 2013 as a Director in the TIAA Life Insurance & Annuity retail product management team and subsequently led the company-wide TIAA Retirement Income Solutions initiative improving participants' access to content and calculators that more clearly explain the role of annuities in retirement income security. Prior to joining TIAA, Brenda spent 15-+ years in various roles at ADP and Fidelity Investments ranging from Business Development, Finance, and Product Management. Brenda is a current committee member of the Insured Retirement Institute (IRI) Retirement Research Committee and, when not working on solutions to help people solve their retirement challenges, you can find Brenda walking Heidi, the family German shepherd, or alongside her husband, Tom, being the #1 fan of her daughters in their various sporting endeavors. Brenda received a BA from Bucknell University and an MBA from Babson College.

Julia Thiele
Julia Thiele is senior manager for the TruStage corporate strategy team. Prior positions during her 23-year tenure include roles in Enterprise Risk Management, Corporate Communications,

and Product Marketing. julia.thiele@trustage.com 608.665.7436 Inspired by the personal and professional challenges that accompanied caregiving for her husband, and colleagues who sought her advice and experience, Julia developed and launched the Caregivers Employee Resource Group (ERG) in 2020 to unite employees caring for a loved one who is aging, chronically ill, or disabled. As co-lead for the group, she has helped grow the group to 200 members. Through monthly educational sessions, the ERG delivers content and resources supporting employees, human resources, and consumer insights. In addition to insurance and financial services, Julia's past industry experience includes telecommunications, hotel development & feasibility marketing, and government affairs. She holds a BBA from University of Wisconsin-Madison and MBA from George Mason University in Fairfax, Virginia. A native of Maryland, Julia resides in Lodi, Wisconsin with her two teenage children and chocolate lab where they enjoy all that life on Lake Wisconsin has to offer.

Peter Thompson
Peter S. Thompson is the Program Director for RetirePath Virginia, the Commonwealth of Virginia's automatic-enrollment, state-facilitated retirement savings program for private sector workers. Peter boasts 25+ years of public and private sector experience in the areas of defined benefit and defined contribution plan administration, insurance, investments and employee benefits. Prior to joining Commonwealth Savers, Peter served as the Defined Contribution (DC) Plans Administrative and Services Supervisor with the Virginia Retirement System, one of the largest public or private pension funds in the U.S. As a member of the DC Plans leadership team, Peter supported agency leadership in executing strategic initiatives and organizational performance objectives specific to the administration of eight defined contribution plans with an aggregate value of $7.3 billion as of June 30, 2021, including the Commonwealth of Virginia 457 Deferred Compensation Plan, the Virginia 401(a) Cash Match Plan, the 401(a) Optional Retirement Plan for Higher Education and the VRS Hybrid Retirement Plan. In the private sector, Peter brings to Commonwealth Savers previous experience as an entrepreneur and business owner as well as work experience with several Fortune 500 companies, including UnitedHealthcare, Northwestern Mutual and Prudential. As a licensed insurance professional and registered representative, he previously held the Investment Company and Variable Contracts Products Representative (Series 6) and Uniform Securities Agent (Series 63) FINRA-administered licenses. Peter earned a Master of Business Administration from the University of Illinois at Urbana-Champaign and a Bachelor of Arts in political science from Loyola University New Orleans.

Jean Van Ryzin
Jean Van Ryzin is Senior Director of Communications for the National Council on Aging (NCOA). In this role, she leads a team of communications professionals who promote NCOA's work and mission to ensure every person has the resources to age well. Jean has over 30 years of experience in brand management, marketing, and public relations in the field of aging.

Kara Woolley (Watkins)

Kara Woolley (Watkins) leads the Inclusive Saving and Investing Initiative at the Aspen Institute Financial Security Program. Through convenings, research, and innovative partnerships, Kara supports a dynamic cross-sector community of policy and market leaders in pursuit of a lifelong inclusive savings and investing system that includes: investments in rising generations through accounts that leverage the power of compound growth rates, well-designed emergency savings tools to cushion financial shocks and provide financial resiliency, and a retirement savings system that is accessible, portable, equitable, and more effective. Prior to joining Aspen, Kara spent over three years building a retirement savings coalition at the Bipartisan Policy Center. Kara scaled the coalition membership of cross-sector partners and leveraged opportunities to highlight barriers to and opportunities for innovation around retirement savings for the public and policymakers. During her tenure, Kara incorporated the American Savings Education Council (ASEC) as a key addition to the coalition's work. Kara served as the Director of National Programs for the Friends of the National Museum of the American Latino campaign at The Raben Group, where she also managed a portfolio of issue-advocacy initiatives and government affairs on behalf of nonprofit, foundation, and corporate clients. Kara started her career on Capitol Hill and has roots in local campaign organizing. Kara earned her B.A. from the University of Wisconsin-Madison with a double major in Political Science and Latin American Studies with a certificate in Spanish. Kara serves as a Board Member of the Colorado SecureSavings Program.