

Biographies

(By Order of Chapter)

Teresa Heinz Kerry

Teresa Heinz Kerry is chairman of The Heinz Endowments and the Heinz Family Philanthropies. In her role as Chairman, she has helped educate women on the importance of pensions, savings, and retirement security. She established the Women's Institute for a Secure Retirement, a Washington-based think tank and underwrote publication of a nationally-acclaimed book, *Pensions in Crisis* and a magazine supplement, "What Every Woman Needs to Know About Money and Retirement." The supplement was published in *Good Housekeeping* and US Airway's *Attaché* magazine and has been translated into Chinese, Portuguese, and Spanish.

Born and raised in Mozambique, she received a Bachelor of Arts degree in romance languages and literature (French, Portuguese and Italian) from the University of the Witwatersrand in Johannesburg, South Africa and graduated from the Interpreters School of the University of Geneva. She speaks five languages. She is married to U.S. Senator John Kerry.

Cindy Hounsell

Cindy Hounsell is the President of *WISER*, Women's Institute for a Secure Retirement, a nonprofit organization. An experienced pension attorney, Ms. Hounsell has testified before Congress, served as a delegate for a number of White House Summits and conferences including the last two White House Conferences on Aging, the White House Social Security Conference and each of the National Retirement Saver Summits. She has written several chapters, columns, articles, op-eds, papers and booklets on women and retirement. She has co-authored two booklets, *What Every WOMAN Needs to Know About MONEY And RETIREMENT: A Simple Guide* and *What Everyone Needs to Know About Money and Retirement*. The booklets appeared as inserts in *Good Housekeeping* magazine, to a readership of over 26 million readers and in *Attachè*, the in-flight magazine of US Airways.

Beth Kobliner

Beth Kobliner has been writing and speaking on personal finance for more than fifteen years. She is the author of *Get a Financial Life: Personal Finance in Your Twenties and Thirties* (Simon & Schuster), a New York Times and USA Today bestseller and a Business Week bestseller for two years running. As a financial expert, Kobliner regularly appears on television and radio. She has been a regular commentator on MSNBC and has been a repeat guest on CNN, World News This Morning (ABC), Oprah, Today (NBC), This Morning (CBS), CNBC, and public radio's Talk of the Nation and Marketplace. Beth holds a B.A. from Brown University. She lives with her husband and three children in New York City.

Elizabeth Warren

Professor Elizabeth Warren is the Leo Gottlieb Professor of Law at Harvard University. She is the co-author of eight books and more than a hundred scholarly articles. Her latest book with her co-author daughter Amelia Warren Tyagi is *All Your Worth*. This book talks with a wide audience in mind about money; it was listed on both the Wall Street Journal business book bestseller list and the New York Times non-fiction bestseller list. Her earlier book, also with Tyagi, *The Two-Income Trap: Why Middle-Class Parents Are Going Broke*, has been the subject of reviews and new stories from *Time* and *Newsweek* to *Dr. Phil*. Warren has been principal investigator on empirical studies funded

by the National Science Foundation and more than a dozen private foundations. She serves on the steering committee of the Tobin Project, the executive committee of the National Bankruptcy Conference, and a committee to Advise the Federal Deposit Insurance Corporation about consumer financial issues. The National Law Journal has repeatedly named Professor Warren as one of the Fifty Most Influential Women Attorneys in America.

Amelia Warren Tyagi

Amelia Warren Tyagi is the co-founder and Chief Operating Officer of the Business Talent Group. She co-authored *All Your Worth* and *The Two-Income Trap: Why Middle-Class Parents Are Going Broke*. Previously, Ms. Tyagi co-founded HealthAllies, a venture capital-backed health benefits firm which was later acquired by United Health Group. She began her career as a consultant with McKinsey & Company. She has written for Time, USA Today, The Chicago Tribune, and other publications on a variety of topics including the US economy, health care, and women and work, and she is a regular commentator for the nationally syndicated radio show Marketplace. Ms. Tyagi serves on the board of Demos, a prominent progressive think tank. She holds a B.A. from Brown University, and an M.B.A. from the Wharton School. She is also mother of two daughters, ages 6 and 2. Amelia lives in Los Angeles, California, with her husband and young daughter. Elizabeth and Amelia are mother and daughter.

Jo Anne B. Barnhart

Jo Anne B. Barnhart served as Commissioner of Social Security from 2001 to 2007. In that capacity, she had responsibility for the nation's Social Security retirement and disability insurance programs and Supplemental Security Income (SSI), providing benefits to 50 million individuals each month. Prior to her tenure at the Social Security Administration, Ms. Barnhart ran her own political and public policy consulting firm and held a number of positions in both the executive and legislative branches including Assistant Secretary for Children and Families, Minority Staff Director for the U.S. Senate Government Affairs Committee, and Associate Commissioner for Family Assistance. She also served on the Social Security Advisory Board from 1997 to 2001. Born in Memphis, Tennessee, she is a graduate of the University of Delaware.

E. Lisa Wendt

As President and Chief Executive Officer of LifeSecure, E. Lisa Wendt has over 20 years of senior leadership experience in the insurance industry; including life insurance, property and casualty and long-term care (LTC). She successfully lead the company as it developed a new long-term care industry business model, including product, selling systems and support capabilities and the comprehensive integration and utilization of Information Technology across all areas and functions of the enterprise. Lisa is highly committed to advancing LTC advocacy efforts and has been a speaker at numerous LTCI industry events. Lisa holds a B.A. from Simon Fraser University of British Columbia (Canada), an M.B.A. from University of Western Ontario (Canada), and is a fellow of the Life Office Management Association (LOMA).

Consumer Education Committee of the Actuarial Foundation

The Actuarial Foundation's consumer education initiatives help promote public understanding of some of today's most pressing social issues. Through partnerships, our initiatives focus on providing information in areas where there are gaps in consumer knowledge and understanding. By using actuarial science to contribute to finding workable solutions, we provide insight for consumers to make informed decisions, to exercise prudent use of their financial resources,

and/or to efficiently manage changing economic situations. Our consumer education efforts reflect our profession's commitment to the public good.

Jeffrey R. Lewis

Jeffrey R. Lewis has been employed by the Heinz Family Office since May of 1991. Mr. Lewis serves as Chief of Staff for Teresa Heinz Kerry, and as President and Chief Operating Officer for the Heinz Family Philanthropies. Prior to joining the Heinz Family, Mr. Lewis was the Republican Staff Director for the late United States Senator John Heinz. He also worked for Senator Pete Domenici as the Deputy Staff Director for the U.S. Senate Special Committee on Aging, as a senior legislative assistant for Senator Bob Packwood, and as Senior Policy Advisor for Senator John Kerry. Mr. Lewis has worked at the state level having served as an assistant to the governor of Oregon. Mr. Lewis has been published extensively, he has written several chapters, columns, articles, op-eds, papers and booklets on women and retirement. He has co-authored two booklets, *What Every WOMAN Needs to Know About MONEY And RETIREMENT: A Simple Guide* and *What Everyone Needs to Know About Money and Retirement*. The booklets appeared as inserts in *Good Housekeeping* magazine, to a readership of over 26 million readers and in *Attachè*, the in-flight magazine of US Airways. Mr. Lewis holds a juris doctorate from the Northwestern School of Law of Lewis and Clark College; has a Master of Science Degree from the University of Southern California, Leonard Davis School of Gerontology; and a bachelor's degree from the University of Michigan.

Maria C. Cordone

Maria Cordone is the Director of the Community Services/EAP/Retirees Department of the International Association of Machinists and Aerospace Workers (IAM&AW), an organization with over 300,000 retired members. As the Director, she provides training and growth opportunities for active and retired members by recruiting, organizing and coordinating senior members in retiree chapters, and working with active members to initiate and implement programs for Employee Assistance and Community Services Representatives. Maria also creates literature and materials for department programs, and is responsible for the departmental annual budget. Maria has developed conferences and training programs to organize and strengthen active membership, and, in addition she has increased membership visibility in retiree chapters along with networking capabilities. She has also created new programs to increase benefits for members.