



*The Gender Story:
A Symposium on Retirement Solutions for Women*

September 19, 2017
Speaker Bios

Shai Akabas

Shai Akabas is the Director of Economic Policy for the Bipartisan Policy Center (BPC). He joined BPC in 2010 and staffed the Domenici-Rivlin Debt Reduction Task Force that year. Mr. Akabas has conducted research on other federal fiscal policy issues, including entitlement reform, tax reform, and sequestration, and is currently helping to steer BPC's Commission on Retirement Security and Personal Savings. Born and raised in New York City, Mr. Akabas received his B.A. in economics and history from Cornell University and an M.S. in applied economics from Georgetown University.

Toni Brown

Toni Brown is a Senior Defined Contribution Strategist at American Funds, part of Capital Group. She has 27 years of investment industry experience and has been with Capital Group for three years. Prior to joining Capital, Ms. Brown was the director of U.S. client consulting and the U.S. defined contribution leader for Mercer Investment Consulting. Before that, she was a senior investment consultant at Callan Associates with management responsibilities for the San Francisco consulting office and the firm's defined contribution practice. She holds an MBA from Arizona State University and a bachelor's degree in general business from the University of Denver.

Janice Co

Janice Co is Vice President and Head of Marketing & Strategy within Prudential Retirement, a business unit of Prudential Financial, Inc., and a leading provider of defined contribution, defined benefit, nonqualified deferred compensation plan administration, and institutional investment and risk management services. Ms. Co leads the Marketing Center of Excellence, which includes Strategy, the Innovation Lab, as well as the Customer Experience teams. She recently served as the senior vice president of Strategy and Chief Marketing Officer for IFG Companies, a small, privately held insurance company, where she established the marketing, communications and sales discipline needed to drive the company's transformation. Ms. Co holds an MBA in Accounting and Finance from the University of Chicago and a Bachelor of Fine Arts degree from the School of the Art Institute of Chicago.

Catherine Collinson

Catherine Collinson is President of Transamerica Institute® and Transamerica Center for Retirement Studies®. She is a retirement and market trends expert and champion for Americans who are at risk of not achieving a financially secure retirement. Ms. Collinson oversees all research, publications and outreach initiatives, including the Annual Transamerica Retirement Survey. With two decades of retirement services experience, Ms. Collinson has become a nationally recognized voice on retirement trends for the industry. She has testified before Congress on matters related to employer-sponsored retirement plans among small business, which featured the need to raise awareness of the Saver's Credit among those who would benefit most from the important tax credit.

Christina Cutlip

Christina Cutlip is a Senior Managing Director for the Institutional Retirement division of TIAA, a Fortune 100 financial services organization. The company is a leading provider of asset management and retirement services for the academic, research, medical, and cultural fields. Ms. Cutlip is the head of TIAA's Client Engagement & Advocacy team. Since joining TIAA in 1997, Ms. Cutlip has held a variety of senior leadership positions, most recently as the Managing Director and Head of Plan Sponsor Services, a team responsible for the delivery of TIAA's record-keeping services to institutional and individual clients. In 2011, Ms. Cutlip was recognized as TIAA's Working Mother of the Year by Working Mother magazine. Ms. Cutlip earned a B.A. in Economics from Grinnell College, an MBA from Regis University and is currently pursuing a Ph.D. in Organizational Leadership.

Hector De La Torre

Hector De La Torre is the Executive Director of the Transamerica Center for Health Studies, a nonprofit focused on helping consumers and businesses navigate the health care landscape. Mr. De La Torre served as a State Assembly member for California's 50th District from 2004-2010. Prior to that, he was Mayor and Councilmember in his hometown of South Gate. Among his accomplishments as an elected official were expanding access to doctors in underserved communities, consumer protections against retroactive cancellation of health insurance, and supporting facilities improvements at Children's Hospitals. Mr. De La Torre has a bachelor's degree in Diplomacy and World Affairs from Occidental College and attended the Elliot School of International Affairs at The George Washington University.

Ted Goldman

Ted Goldman is the Senior Pension Fellow at the American Academy of Actuaries. In this position, he helps shape and communicate the Academy's work on pension, Social Security, and other retirement security issues to the public, policymakers, and the news media. Previously, Mr. Goldman was the leader of the U.S. retirement team with Buck Consultants in Washington, D.C. He is a member of the American Academy of Actuaries, a fellow of the Society of Actuaries, and an Enrolled Actuary. Mr. Goldman received an undergraduate degree in mathematics from the University of Missouri, Columbia.

Kerry Hannon

Kerry Hannon is the PBS web site NextAvenue.org expert on career and personal finance for boomer women and writes a weekly column. Ms. Hannon has spent more than 25 years covering all aspects of personal finance for the nation's leading media companies, including The New York Times, Forbes, Money, U.S. News & World Report, USA Today, and The Wall Street Journal. She is a nationally recognized authority on boomer career transitions and retirement. Ms. Hannon is the author of *What's Next? Follow Your Passion and Find Your Dream Job in Your Forties, Fifties and Beyond*; *Great Jobs for Everyone 50+: Finding Work That Keeps You Happy and Healthy...And Pays the Bills*; and *Suddenly Single: Money Skills for Divorcees and Widows*.

Diana Hodges

Diana Hodges serves as Senior Policy Advisor in the Policy & Legislation group at the Groom Law Firm, where she focuses on industry advocacy efforts and legislative and regulatory developments. Previously, Ms. Hodges served as Policy Director for the Texas Senate Committee on State Affairs during the 84th Legislature. In that role, she worked extensively with state retirement agencies and employee groups to address funding and administrative requirements for the state's pension and health plans. Before attending law school, Ms. Hodges was a communications officer in the United States Army and served in Iraq and Afghanistan.

Cindy Hounsell

Cindy Hounsell is the President of the Women's Institute for a Secure Retirement (WISER), a nonprofit organization that she 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. An attorney and retirement expert, Ms. Hounsell has testified before Congress and has 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 authored many chapters, columns, articles, op-eds, papers and booklets on women and retirement, and has been widely quoted in various media and publications including *The New York Times*, *The Wall Street Journal*, *Forbes/PBS Next Avenue*, *U.S. News and World Report*, *CNN*, *CNBC* and *NPR's All Things Considered*, *Morning Edition* and *Marketplace*. Ms. Hounsell provides technical assistance to national organizations as well as trainings to leaders and grassroots advocates as the director of the National Resource Center on Women and Retirement Planning. WISER has operated the Center for 19 years through a cooperative agreement with the U.S. Administration on Aging. In 2015, Ms. Hounsell was named an Influencer in Aging by Next Avenue/PBS. The Influencers in Aging list highlights 50 thought leaders, researchers, experts, executives and everyday people who are redefining what it means to grow older in America.

Kelli Hueler

Ms. Hueler is CEO and founder 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, ground breaking 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.

Jay Johnson

Jay Johnson is the Director for Education and Outreach for the Medicare Rights Center. Before Medicare Rights, Mr. Johnson was a licensed School Director for two adult distance learning schools—the New York Institute of Photography and the New York Institute of Art and Design—and he's held senior management positions with a variety of technology and publishing companies. He received his Masters of Arts in English Education from the University of Iowa.

Melissa Kahn

Melissa Kahn is the Managing Director of Retirement Policy for the Defined Contribution team for State Street Global Advisors. Ms. Kahn leads the DC team in developing and communicating the team's public policy positions as they relate to the retirement market, and is responsible for cultivating relationships with key retirement policy decision-makers. Ms. Kahn is an attorney with extensive experience in developing and implementing policy and strategies on domestic and international employee benefits legislation and regulation, as well as Social Security reform. Previously, Ms. Kahn worked at MetLife, where she spent 12 years in the company's Washington D.C. government relations office. Ms. Kahn also has worked for the Retirement Strategies Group, the American Council of Life Insurance and the Equitable Life Assurance Society of America.

Mary Lazare

Mary Lazare is the Administration for Community Living's (ACL) Principal Deputy Administrator. As principal deputy, she also serves as the Acting ACL Administrator and Acting Assistant Secretary for Aging. Ms. Lazare comes to ACL from St. Louis, Missouri, where she most recently served as Vice President for Home- and Community-Based Services for Lutheran Senior Services. With master's degrees in both management and gerontology and an extensive career in long-term care and community health operations, she combines hands-on program-level knowledge with strategic planning and organizational development expertise, and has led organizations in delivering quality services and advocating for the people they serve while adhering to sound stewardship principles.

Liz Loewy

Liz Loewy is the Co-Founder and General Counsel for EverSafe. Ms. Loewy spent the last 30 years fighting crime and is an expert on issues related to elder financial abuse and identity theft. Before coming to EverSafe, Ms. Loewy was Chief of the Elder Abuse Unit in the Manhattan District Attorney's Office. She oversaw the investigation and prosecution of approximately 800 elder abuse cases annually. She served as co-counsel in the trial involving the financial exploitation of well-known philanthropist Brooke Astor by her son and his attorney, which resulted in convictions to both defendants. At EverSafe, Ms. Loewy's goal is to

prevent financial exploitation before it escalates - often costing victims a lifetime of savings. Ms. Loewy is a sought-after speaker at conferences nationwide and conducts training sessions on financial abuse and how technology can be used to address elder fraud. She is frequently quoted in national publications and has appeared on television and radio.

Andrew Melnyk

Andrew Melnyk is Vice President of Research at the American Council of Life Insurers (ACLI). His many functions at ACLI include: authoring or supervising the development of numerous white papers; serving as staff representative on ACLI's Life Insurance Investments Committee; managing the production of ten statistical publications; serving as de facto chief economist of ACLI; and, managing ACLI's Research Department. Prior to joining ACLI in 2005, he was an Economist with USAID's Development Information Services project and, prior to that, a Research Economist with ERS Group. Mr. Melnyk has several academic publications and holds a Ph.D. and M.A. in Economics from the University of Miami and a B.A. in Economics from the University of Illinois.

Lew Minsky

Lew Minsky is the Executive Director of the Defined Contribution Institutional Investment Association (DCIIA). Before helping launch DCIIA in 2010, he was the owner and managing member of Minsky Consulting through which he advised plan sponsors, service providers and fiduciary committees on governance, public policy and compliance issues. Earlier in his career, Mr. Minsky served as the senior in-house counsel for a Fortune 200 company, where he had primary responsibility for governance and compliance issues relating to employee benefit plans and executive compensation arrangements. Mr. Minsky has also worked as an attorney at major law firms and began his legal career working in the General Counsel's office at the US Department of Commerce. Mr. Minsky received a bachelor's degree in management (BSM) from Tulane University, a juris doctor (JD) from the University of Florida and a master of laws (LLM) with a certificate in employee benefits law from Georgetown University.

Paolo Narciso

Paolo Narciso is the Director of Income Security at the AARP Foundation. In his role, he leads the Foundation's efforts in developing and managing services and programs that support income security and income equity for vulnerable 50+ Americans. In addition to his work at AARP, Mr. Narciso is a professor at Jack Welch Management Institute as well as the founder of Meraki SV Partners (acquired by CloudHealth Asia). Mr. Narciso is also the founder of 531 Networks, one of the leading speech analytics platforms used in government and business-to-consumer applications (acquired by Ignite-Tec Ventures). Mr. Narciso received his doctorate from Creighton University on the topic of impact entrepreneurship and leadership.

Spencer Pringle

Spencer Pringle is Executive Vice President of Retirement Clearinghouse and is responsible for business-to-consumer strategy, service, operations, and product management and development. He serves as president of the firm's Broker Dealer, as well as the Chief Compliance Officer. Mr. Pringle brings more than 21 years of financial services industry experience to Retirement Clearinghouse, most recently as a Director at Fidelity Investments, where he led several functions including their High Net Worth, Mass Affluent, and Small Business Retirement organizations. Previously, at T. Rowe Price, Mr. Pringle was Vice

President of Retirement Plan Services, overseeing their 401(k) service centers nationally. Mr. Pringle earned his B.A. degree in Economics from the University of South Florida. His principal licenses include Municipal Securities, General Securities, and General Security Sales. He is also a registered Life Insurance agent.

Jennifer Putney

Jennifer Putney is the Director, Retirement Plans Consulting Group for Portfolio Evaluations, Inc. She has over twenty years of experience with employee benefits plans, with a specialty in defined contribution plans. Prior to joining PEI, Ms. Putney was Vice President and Head of Marketing Strategy for the Total Retirement Solutions line of business within Prudential Retirement, a unit of Prudential Financial, Inc. Ms. Putney earned a B.A. degree in Political Economy from Sweetbriar College.

Roberta Rafaloff

Roberta Rafaloff is vice president, Institutional Income Annuities for MetLife. Institutional Income Annuities (IIA) enables defined contribution plan sponsors to provide guaranteed retirement income to their plan participants to help them achieve successful retirement outcomes. As head of the IIA division, Ms. Rafaloff, who joined MetLife in 1988, has overall profit center and management responsibility, including product oversight and development, underwriting and pricing, and client management. The division is well-known for its leading market position, innovation and history of firsts, such as being the first to introduce longevity insurance, including an institutional qualifying longevity annuity contract (QLAC), into the marketplace. Prior to assuming her current role in 2003, Ms. Rafaloff held a variety of sales, client service and management positions in MetLife's U.S. retirement businesses. Ms. Rafaloff earned a Bachelor of Arts in English and Sociology from Kenyon College in Gambler, Ohio. She is a FINRA Series 6 and 63 registered representative.

Lena Rizkallah

Lena Rizkallah is Vice President for Retirement Strategist on J.P. Morgan Asset Management Individual Retirement team. Ms. Rizkallah has been writing and presenting on financial planning, trust and estate planning strategies, tax and fiscal policy and charitable giving arrangements since 2000. In her current role, she is responsible for developing and communicating timely insights on retirement planning topics, and has a unique ability to synthesize complex concepts and deliver them in a clear, actionable format. Ms. Rizkallah earned a BA from the University of Maryland and a JD from Widener University School of Law in Harrisburg, Pennsylvania.

Patrice Willoughby

Patrice Willoughby is Democratic Lead, Technology Practice Group at Invariant GR. Ms. Willoughby leverages her experience both in the Executive Branch and on Capitol Hill to work on behalf of clients across Invariant's practice groups. She focuses on health care, technology, energy, and financial services. Ms. Willoughby served in the Obama Administration as the Deputy Associate Administrator for Policy in the General Services Administration's Office of Congressional and Intergovernmental Affairs, where she focused on federal contracting, the federal real estate portfolio, and small business policy. She was executive director of the 42-member Congressional Black Caucus and also worked for nine years in the office of the late Rep. Stephanie Tubbs Jones (D-OH), including five years as chief of staff and counsel.