The Women's Institute for a Secure Retirement

New Perspectives: An Intergenerational Discussion on Retirement Solutions

June 23, 2020

Speaker Bios

Aaron Borders

Aaron Borders has worked in the Defined Contribution market for over 20 years, filling various roles with firms in the record keeping and asset management businesses. In his current role as a Vice President in Dimensional's Global Client Group, Aaron serves as Institutional Retirement Lead and specializes in institutional defined contribution strategy and practice. Along with providing insights into industry best practices and proprietary thought leadership, Aaron helps organizations better equip participants for successful outcomes through employer-based retirement systems. He currently sits on the Legislative Relations Committee for ASPPA of the American Retirement Association, is a member of both the Public Policy Committee and Retirement Income Committee for the Defined Contribution Institutional Investment Association and is a frequent author on issues related to pension and retirement systems. Prior to joining Dimensional, Aaron was a regional consultant with MFS Retirement Services Inc., aiding corporate clients in the design and implementation of DC plans. Prior to MFS, he spent more than six years in retirement sales, marketing, and management for AIM Distributors (now Invesco). Aaron has earned the Accredited Investment Fiduciary (AIF) designation through fi360, is a Chartered Mutual Fund Counselor (CMFC), and holds a Bachelor of Science in business from the University of Missouri.

Kathleen Coulombe

Kathleen Coulombe serves as the Vice President, Federal Relations, Retirement Security for the American Council of Life Insurers (ACLI). In this capacity, she is actively involved in retirement security public policy issues on Capitol Hill that impact the life insurance industry. Prior to joining ACLI, Ms. Coulombe served as senior advisor for government relations at the Society for Human Resource Management, where she focused on issues related to retirement security, employee benefits and taxes. Ms. Coulombe received a Bachelor of Arts in political science from the University of Nevada, Las Vegas and a Master of Public Policy from George Washington University.

Drew Crouch

Drew Crouch is the Senior Tax and ERISA Counsel for the Democratic Staff at the U.S. Senate Finance Committee. Prior to joining the committee staff, Mr. Crouch was the Director of Kline-Miller Implementation at the Office of Tax Policy at the U.S. Department of the Treasury for former Treasury Secretary Jack Lew. He received his law degree from Southern Methodist University and his LL.M. from New York University.

Lynne Ford

Lynne Ford, CEO and President of ICMA Retirement Corporation (ICMA-RC), leads the non-profit, independent financial services corporation, which is dedicated to serving those who serve their communities. Directly before joining ICMA-RC, Ms. Ford served as an executive vice president and division executive for SunTrust's Private Wealth Division, where she led a team delivering wealth management and retirement products and solutions to clients. She has also dedicated time to a wide variety of industry associations. This includes the Insured Retirement Institute where she was a director for 10 years and chair, the Women's Initiative for a Secure Retirement, and the Investment Company Institute Sales Force Marketing Committee. Ms. Ford holds a bachelor's degree from Davidson College and a master's degree from the University of North Carolina at Charlotte.

Mary Beth Franklin

Mary Beth Franklin, CFP®, Contributing Editor, InvestmentNews, is a nationally known and frequently quoted expert on Social Security claiming strategies**.** Ms. Franklin has a long-time interest and expertise in retirement issues, Social Security, and taxes, with a background in the federal budget, international trade, and Capitol Hill as it affects personal finance. She is the President of RetirePro and a Contributing Editor to InvestmentNews. Ms. Franklin has served as a Senior Editor to Kiplinger's Personal Finance and a Syndicated Columnist for Maturity News Service/Third Age Media, using her background as a Capitol Hill reporter. She writes regularly about the latest research and thought leadership on retirement income planning.

Kara Getz

Kara Getz is the Chief Counsel for the US House of Representatives Committee on Ways and Means. Prior to this role, Getz served as Senior Tax Counsel and Tax Counsel for the Senate Finance Committee working for Senators Ron Wyden (D-OR) and Max Baucus (D-MT). She previously served as Tax Counsel and Legislative Director for Rep. Neal, Chief Counsel for the Senate Special Committee on Aging for Chairman Herb Kohl (D-WI) and Tax Counsel for Senator Gordon Smith (R-OR). Ms. 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 Board of Directors. She has over 35 years of experience as a public affairs and communications professional. Ms. Hausman recently 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.

Cindy Hounsell

Cindy Hounsell is the President of the Washington D.C.- based 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. 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, U.S. News and World Report, CNN, CNBC and NPR's All Things Considered, Morning Edition and Marketplace. In 2015, she 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.Ms. Hounsell has testified before Congress and has served as a delegate for a number of White House summits and conferences. She has authored many chapters, columns, articles, op-eds, papers and booklets on women and retirement. Ms. Hounsell provides technical assistance to several national organizations as well as training leaders and grassroots advocates as director of the National Resource Center for Women and Retirement Planning, in partnership with the U.S. Administration on Aging.

Kendra Isaacson

Kendra Kosko Isaacson serves as Senior Pensions Counsel to the Senate Committee on Health, Education, Labor and Pensions, where she advises Ranking Member Patty Murray (D-WA) and other committee members on ERISA and all retirement-related issues. She is also a member of the Committee's Oversight Team where she assists with nominations and financial conflicts of interest. 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. After law school, Kendra was an Associate with Slevin & Hart, P.C. and also with Venable LLP in Washington, DC. Before joining the HELP Committee, Kendra worked in the Employee Benefits Security Administration at the Department of Labor where she worked in the Office of Policy and Research.

Michael Kreps

Michael Kreps is a principal at Groom Law Group, where he counsels employers, plan sponsors, financial institutions, trade associations, and coalitions on retirement, health, tax, and employment matters. He specializes in issues relating to public policy, fiduciary responsibility, and plan funding and restructuring. 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. Mr. Kreps holds a JD, with honors, from The George Washington University Law School and a BA, with distinction, in history and art history from the University of Colorado.

Kevin McDermott

Kevin McDermott has worked in Congress for nearly twenty years. He currently serves as a senior labor policy advisor for the Committee on Education and Labor where he advises Chairman Bobby Scott and Committee Democrats on retirement security issues, among others. Prior to joining the Committee, Kevin worked for the Committee on Oversight and Reform, served as former Massachusetts Congressman John Tierney's Legislative Director, and worked for then-Senator Joe Biden. Kevin graduated with honors from the College of Holy Cross in Worcester, Massachusetts.

David Nipper

David Nipper is the 2020 *iOme Challenge* winner, selected by the judges for his essay titled *Reform for American Retirement*. David is a Sophomore at Folsom Lake College in Folsom Lake, CA. He is majoring in Economics and is the Treasurer of the Student Government Association.

Lori Prater

Lori Prater is the Policy Director/Tax and Trade Counsel for U.S. Congressman Mike Kelly, US House Ways and Means Committee. Prior to becoming Policy Director, Ms. Prater was served as Legislative Counsel for Congressman Jim Gerlach, US House Ways and Means Committee. She earned a BS in University Honors Programs and Political Science and a MS in Political Science: International Relations and Political Philosophy from Portland State University. In addition, Ms. Prater earned a JD in Public Interest Law Scholar from Santa Clara University School of Law.

Jean Setzfand

Jean Setzfand is the Senior Vice President of AARP Programs. Ms. Setzfand leads a team that produces interactive educational programming designed to address the health, wealth and personal enrichment concerns of consumers age 50 and older. Additionally, AARP Programs drives towns, counties and cities to be more livable for people of all ages through educational resources and engagement aimed at local leaders, policy makers, planners and citizen activists. In addition to her work at AARP, Ms. Setzfand serves on the Securities and Exchange Commission's (SEC) Investor Advisory Committee and the Advisory Committee on Seniors for the North American Securities Administrators Association (NASAA). She holds a bachelor's degree in economics from the University of Pennsylvania and an M.B.A. in finance from the University of Chicago's Booth School of Business.

Aron Szapiro

Aron Szapiro is director of policy research for Morningstar. Mr. Szapiro is responsible for developing research reports on policy matters, coordinating official responses to regulatory proposals, and providing investor-focused comments on policy issues to clients and the press. Before assuming his current role in July 2016, he served as Morningstar's associate director of policy research and as policy and finance expert at HelloWallet, a former subsidiary of Morningstar. Previously, he was a senior analyst at the U.S.

Government Accountability Office (GAO), specializing in retirement security issues and pension plan policy. Mr. Szapiro holds a bachelor's degree in history from Grinnell College and a master's in public policy from Johns Hopkins University.

Spencer Williams

Spencer Williams is the President and CEO of Retirement Clearinghouse. Mr. Williams applies more than 25 years of experience in starting, building, and leading businesses in the financial services industry. Under his leadership, Retirement Clearinghouse has introduced new industry best practices, been recognized for innovation, improved the operations of thousands of retirement plans, and enhanced the retirement prospects of hundreds of thousands of retirement plan participants. Mr. Williams served on active duty in the U.S. Navy for five years and participated in the liberation of Grenada and the United Nations' peacekeeping operations in Beirut, Lebanon. He earned his BA in English from the U.S. Naval Academy and an MBA from the University of Pittsburgh.