



REBUILDING  
HOUSEHOLD

BALANCE  
SHEETS

**JULY 7-10, 2013**

Aspen, Colorado



The **ASPEN INSTITUTE FINANCIAL SECURITY SUMMIT** is an invitation-only gathering of top business leaders, experts, advocates, and media. The goal is to advance the dialogue on the public and private solutions that create more savings and wealth in American households, strengthen middle-class opportunity, and improve the economic future of the country.

Building off of the success of last year's Summit, the 2013 **FINANCIAL SECURITY SUMMIT** seeks to bring renowned leaders together to reveal compelling consensus around policies that have the power to enhance economic mobility and financial security while directing Americans away from a culture of unaffordable consumption. At a time when the American economy is at a crossroads, the Financial Security Summit aims to underline that achieving a much greater measure of financial security for both households and the country is a goal that financial industry leaders and consumer advocates believe in and can advance.

The **ASPEN INSTITUTE INITIATIVE ON FINANCIAL SECURITY** (Aspen IFS) is a leading policy program dedicated to helping bring about the policies and financial products that enable all Americans to save, invest, and own.



**THE ASPEN INSTITUTE** is an educational and policy studies organization based in Washington, DC. Its mission is to foster leadership based on enduring values and to provide a nonpartisan venue for dealing with critical issues. The Institute has campuses in Aspen, Colorado, and on the Wye River on Maryland's Eastern Shore. It also maintains offices in New York City and has an international network of partners.



July 7, 2013

Dear Financial Security Summit Participant,

Welcome to Aspen! It is a pleasure to have you join us at our second Aspen Institute FINANCIAL SECURITY SUMMIT. I am thrilled to have brought together a revered group of leaders from all parts of the country, various fields, and different sides of the aisle. Get settled in your rooms, acclimate to the altitude, and prepare for many stimulating conversations with an exceptional group.

I founded Aspen's Initiative on Financial Security (Aspen IFS) ten years ago having seen from my work at the Ford Foundation the success of innovative non-profit programs that helped thousands of lower-income Americans reach their goals of homeownership, business ownership, educational attainment, and owning a financial nest egg. The goal of Aspen IFS has been to improve the way the savings system works for millions of Americans by designing and promoting smart policies and smart products that help Americans gain or retain a firm foothold in the middle-class.

Throughout its history, Aspen IFS has balanced three roles – first as an expert, researcher, and architect of smart solutions for improving financial security; second as an advocate and careful defender of those solutions; and third as a high-level convener able to shed new light on the issues and solutions to important audiences who influence U.S. policy. Aspen IFS devoted much of the early years of our work to craft our savings policy recommendations, *Savings for Life*, and has most recently focused on advancing the tax and regulatory changes needed to bring more Americans into the savings system and to make savings more robust.

We are fortunate to do our work at the Aspen Institute with its 60 year tradition of cross-sector dialogue with prominent leaders and innovators on the world's thorniest challenges. Thus we find ourselves here in Colorado with you today using the Institute's precious tradition of dialogue in the beautiful Aspen home base for which we are named. I hope you will dive into our Summit discussions, enjoy a few other Aspen conversations, and have time to recharge and find fresh motivation for the work and passions that make all our lives meaningful.

With warm regards,

Lisa Mensah  
Executive Director  
Aspen Institute Initiative on Financial Security



## FEATURED PARTICIPANTS

### Michael Barr

Professor of Law  
University of Michigan Law School

### Carolyn Berkowitz

Managing Vice President  
Community Affairs  
Capital One Financial Corporation

### Yvette Butler

Managing Vice President  
Capital One Financial Advisors  
Capital One Bank

### Rhett Buttle

Vice President, External Affairs  
Small Business Majority

### Maureen Conway

Executive Director  
Economic Opportunity Program  
The Aspen Institute

### Michael Davis

Senior Vice President, Stable Value  
Prudential Retirement

### Senator Kevin de León

California's 22<sup>nd</sup> District

### Karen Elinski

Senior Vice President,  
General Counsel, & Head  
Government Relations  
TIAA-CREF

### Philip English

Co-chair  
Government Relations Practice  
Arent Fox

### Rana Foroohar

Assistant Managing Editor  
Economics & Business  
TIME Magazine

### Lynne Ford

Executive Vice President  
Calvert Investment Distributors, Inc.

### Bob Friedman

Founder & Chair  
CFED

### Joshua Gotbaum

Director  
Pension Benefit Guaranty  
Corporation

### Michael Hiltzik

Columnist  
Los Angeles Times

### David John

Senior Strategic Policy Advisor  
AARP Public Policy Institute

### Celia Edwards Karam

Vice President  
Capital One Bank

### Kilolo Kijakazi

Program Officer  
Financial Assets &  
Economic Security  
Ford Foundation

### Eugene Ludwig

Founder & CEO  
Promontory Financial Group

### Maya MacGuineas

President  
Committee for a Responsible  
Federal Budget

### Christine Marcks

President  
Prudential Retirement

### Lori Montgomery

Economic Policy Reporter  
The Washington Post

### Janet Murguía

President & CEO  
National Council of La Raza

### Congressman Richard Neal

Massachusetts's 1<sup>st</sup> District

### Elizabeth Palmer

Senior Vice President  
Communications & Marketing  
TIAA-CREF

### Governor Tim Pawlenty

President & CEO  
Financial Services Roundtable

### James Pethokoukis

Money & Politics Columnist  
American Enterprise Institute;  
Contributor, CNBC

### Robert Raben

President & Founder  
The Raben Group

### Lata Reddy

Vice President  
Corporate Responsibility  
Prudential Financial

### Srinivas Reddy

Vice President, Institutional Income  
Prudential Retirement

### Garry Reeder

Partner & Head of Advisory Practice  
Fenway Summer LLC

### Eric Rodriguez

Vice President  
National Council of La Raza

### Damon Silvers

Director of Policy & Special Counsel  
AFL-CIO

**Edward Sivak**  
Senior Vice President  
Policy & Evaluation  
Hope Enterprise Corporation

**Jeremy Smith**  
Senior Officer  
Family Economic Security  
The Pew Charitable Trusts

**Eugene Steuerle**  
Senior Fellow, The Urban Institute;  
Co-director, Tax Policy Center

**Neera Tanden**  
President & CEO  
Center for American Progress

**Kathleen Kennedy Townsend**  
Director  
The Rock Creek Group

**David Walker**  
Founder, President, & CEO  
Comeback America Initiative

**Debra Whitman**  
Executive Vice President  
Policy, Strategy, & International  
Affairs  
AARP

**Jonathan Witter**  
President, Retail & Direct Banking  
Capital One

## **ASPEN IFS STAFF**

**Lisa Mensah**  
Executive Director

**Susan Ochs**  
Senior Fellow

**Robert Weinberger**  
Senior Fellow

**Colby Farber**  
Senior Associate

**Pamela Hall**  
Finance & Administrative Manager

**William Zichawo**  
Summer Law School Fellow



# AGENDA

JULY 7<sup>TH</sup>-10<sup>TH</sup>, 2013

The Aspen Institute | Aspen, Colorado

## SUNDAY, JULY 7<sup>TH</sup>

OPENING RECEPTION AND KEYNOTE: HOW DO WE PUT OUR ECONOMY BACK ON A PATH TO GROWTH AND PRESERVE THE AMERICAN DREAM?.....5:00PM-7:00PM

*Doerr-Hosier Center, McNulty Room*

*Featuring:* **CONGRESSMAN RICHARD NEAL**, 1st District of Massachusetts

**TIM PAWLENTY**, President & CEO, Financial Services Roundtable

*Moderator:* **WALTER ISAACSON**, President & CEO, The Aspen Institute

DINNER.....8:00PM

*Doerr-Hosier Center, Catto Terrace Room*

## MONDAY, JULY 8<sup>TH</sup>

BREAKFAST.....7:30AM

*Meadows Restaurant or Doerr-Hosier Center, Barksdale Lobby*

SUMMIT WELCOME AND INTRODUCTIONS.....8:30AM-9:00AM

*Doerr-Hosier Center, McNulty Room*

SESSION 1: HOUSEHOLD SAVINGS: THE KEY FOR MACROECONOMIC GROWTH.....9:30AM-11:00AM

*Doerr-Hosier Center, McNulty Room*

How can increased household savings put the nation on a stronger economic footing for the future?

*Featuring:* **JOSHUA GOTBAUM**, Director, Pension Benefit Guaranty Corporation

**CONGRESSMAN RICHARD NEAL**, 1st District of Massachusetts

**GENE STEUERLE**, Senior Fellow, The Urban Institute; Co-Director, Tax Policy Center

*Moderator:* **RANA FOROOHAR**, Assistant Managing Editor, TIME Magazine

SESSION 2: CAN AMERICA'S SMALL BUSINESSES CARRY THE MIDDLE CLASS?.....11:30AM-1:00PM

*Doerr-Hosier Center, McNulty Room*

Can policies that address future employment growth, stagnating wages, and adequate workers' benefits enable employees to get ahead with today's jobs?

*Featuring:* **RHETT BUTTLE**, Vice President, External Affairs, Small Business Majority

**JIM PETHOKOUKIS**, Money & Politics Columnist, American Enterprise Institute; CNBC Contributor

**NEERA TANDEN**, President, Center for American Progress

*Moderator:* **LISA MENSAH**, Executive Director, The Aspen Institute Initiative on Financial Security

LUNCH.....1:15PM-2:30PM

*Meadows Restaurant*

SOCIETY OF FELLOWS EVENING RECEPTION AND KEYNOTE: WALL STREET/MAIN STREET: MAKING BANKING BETTER FOR CONSUMERS.....5:00PM-6:30PM

*Doerr-Hosier Center, McNulty Room*

How have bank practices and approaches towards consumers changed since the financial crisis? What more needs to be done by regulators, practitioners, or consumers, to improve financial relationships and outcomes on Main Street?

*Featuring:* **EUGENE LUDWIG**, Founder and CEO, Promontory Financial Group

**JONATHAN WITTER**, President, Retail and Direct Banking, Capital One Bank

*Moderator:* **SUSAN OCHS**, Senior Fellow, The Aspen Institute Initiative on Financial Security

DINNER.....7:00PM

*Dine around locations*

## TUESDAY, JULY 9<sup>TH</sup>

BREAKFAST.....7:30AM

*Meadows Restaurant or Doerr-Hosier Center, Barksdale Lobby*

SESSION 3: ENABLING THE NEXT GENERATION TO LIVE BETTER THAN THE LAST: FINANCIAL SECURITY FOR A CHANGING AMERICA.....9:00AM-10:15AM

*Doerr-Hosier Center, McNulty Room*

Recognizing that America faces changing racial, ethnic, and age demographics, and the possibility of immigration reform, participants will discuss the imperative for new policies to match changing demographic realities.

*Featuring:* **JANET MURGUÍA**, President and CEO, National Council of La Raza

*Moderator:* **ROBERT RABEN**, President & Founder, The Raben Group

SESSION 4: AMERICA'S RETIREMENT SYSTEM: COVERING ALL WORKERS.....10:45AM-12:15PM

*Doerr-Hosier Center, McNulty Room*

What policies and practices will enable all Americans to accumulate private savings for retirement?

*Featuring:* **SENATOR KEVIN DE LEÓN**, 22nd District of California

**DAVID JOHN**, Senior Strategic Policy Advisor, AARP Public Policy Institute

**CHRISTINE MARCKS**, President, Prudential Retirement

**KATHLEEN KENNEDY TOWNSEND**, Director, The Rock Creek Group

*Moderator:* **LORI MONTGOMERY**, Reporter, The Washington Post

LUNCH.....12:30PM-1:30PM

*Meadows Restaurant*



8 Agenda

SESSION 5: FINANCIAL SECURITY THROUGHOUT RETIREMENT: MAKING MONEY LAST.....2:00PM-4:00PM  
*Doerr-Hosier Center, McNulty Room*  
What policies and practices will enable all Americans to build up adequate retirement savings to last throughout their lifetimes? Why are both Social Security and private savings necessary to build secure retirements?  
*Featuring: KILOLO KIJAKAZI*, Program Officer, Ford Foundation  
**DAMON SILVERS**, Director of Policy, Special Counsel, AFL-CIO  
**DAVID WALKER**, Founder and CEO, Comeback America Initiative  
**DEBRA WHITMAN**, Executive Vice President, Policy, AARP  
*Moderator: MICHAEL HILTZIK*, Columnist, Los Angeles Times

DINNER, THE LITTLE NELL RESTAURANT.....7:30PM  
*675 East Durant Avenue, Aspen, Colorado*

WEDNESDAY, JULY 10<sup>TH</sup>

BREAKFAST.....7:30AM  
*Meadows Restaurant or Doerr-Hosier Center, Barksdale Lobby*

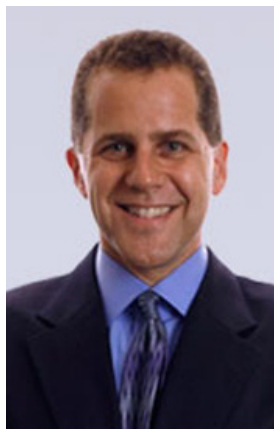
SESSION 6: AMERICA THE ILLITERATE: HOW CAN WE IMPROVE FINANCIAL BEHAVIOR?.....8:45AM-10:15AM  
*Doerr-Hosier Center, McNulty Room*  
How can financial education, children’s savings accounts, and other financial products effectively change households’ savings behavior?  
*Featuring: MICHAEL BARR*, Former Assistant Secretary for Financial Institutions, U.S. Treasury; Professor, University of Michigan Law School  
**PHILIP ENGLISH**, Co-chair, Government Relations Practice, Arent Fox  
**BOB FRIEDMAN**, Founder and Chair, CFED  
*Moderator: LISA MENSAH*, Executive Director, The Aspen Institute Initiative on Financial Security

SESSION 7: THE PRESS FOR STRENGTHENING FINANCIAL SECURITY: JOURNALISTS’ PERSPECTIVES.....10:45AM-12:15PM  
*Doerr-Hosier Center, McNulty Room*  
Between growing student debt, retirement unpreparedness, and barriers to economic mobility, how has the media portrayed the challenges that households face in today’s economy?  
*Featuring: RANA FOROOHAR*, Assistant Managing Editor, TIME Magazine  
**MICHAEL HILTZIK**, Columnist, Los Angeles Times  
**LORI MONTGOMERY**, Reporter, The Washington Post  
**JIM PETHOKOUKIS**, Money & Politics Columnist, American Enterprise Institute; CNBC Contributor  
**ROBERT RABEN**, President & Founder, The Raben Group  
*Moderator: SUSAN OCHS*, Senior Fellow, The Aspen Institute Initiative on Financial Security

LUNCH AND CONCLUDING REMARKS.....12:30PM-2:00PM  
*Doerr-Hosier Center, Barksdale Lobby*



# FINANCIAL SECURITY SUMMIT PARTICIPANT BIOGRAPHIES



**MICHAEL BARR, FORMER ASSISTANT SECRETARY FOR FINANCIAL INSTITUTIONS, U.S. TREASURY  
PROFESSOR OF LAW, UNIVERSITY OF MICHIGAN LAW SCHOOL**

Michael S. Barr is Professor of Law at the University of Michigan Law School, and a Senior Fellow at the Center for American Progress and at the Brookings Institution. He served from 2009-2010 as the U.S. Department of the Treasury's Assistant Secretary for Financial Institutions. Barr was a key architect of the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010, and played a central role in the Administration's housing finance policies. At Michigan, Barr teaches financial institutions and international financial regulation, among other courses. Barr conducts large scale empirical research regarding financial services and writes about a wide range of issues in financial regulation. Recent books include *No Slack* (Brookings Press 2012), *Insufficient Funds* (Russell Sage, 2009, with Blank) and *Building Inclusive Financial Systems* (Brookings Press, 2007, with Litan and Kumar). Barr is a Contributor for CNBC and a frequent media commentator on financial, housing, and economic issues. Barr previously served as Treasury Secretary Robert E. Rubin's Special Assistant, as Deputy Assistant Secretary of the Treasury, as Special Advisor to President William J. Clinton, as Special Advisor and Counselor on the Policy Planning Staff at the State Department, and as a law clerk to U.S. Supreme Court Justice David H. Souter and Judge Pierre N. Leval of the Southern District of New York. He received his J.D. from Yale Law School, an M. Phil in International Relations from Magdalen College, Oxford University, as a Rhodes Scholar, and his B.A., summa cum laude, with Honors in History, from Yale University.



**CAROLYN S. BERKOWITZ, MANAGING VICE PRESIDENT, COMMUNITY AFFAIRS,  
CAPITAL ONE FINANCIAL CORPORATION**

Carolyn Berkowitz is responsible for Capital One's award-winning national community investment strategy. As President of the Capital One Foundation, she also leads initiatives that foster the link between quality education and community economic development outcomes. Under Ms. Berkowitz's leadership, both Capital One and the Capital One Foundation invest in creating economic opportunity in communities where the company operates, including support for education, jobs, and financial literacy through grants, volunteering and signature programs. In 2012, she assumed leadership for Capital One's Market President Network, partnering with local executives to represent the company's civic interests in markets throughout the footprint. Ms. Berkowitz champions corporate-community engagement that goes beyond "checkbox philanthropy" and as such, led the development of cutting-edge programs that direct the expertise of Capital One's talented associates to address pressing community needs. Ms. Berkowitz serves as Chair of the Board of the Washington Area Women's Foundation. In 2009, Ms. Berkowitz was named one of Washington Business Journal's Women Who Mean Business. This award recognizes the region's most influential women who have made a difference in their communities, blazed a trail for others and impacted business in the Greater Washington area. Prior to joining Capital One, Ms. Berkowitz served as Senior Vice President for Community Mobilization for the America's Promise Alliance, and as Vice President of the Points of Light Institute.

## 10 Participant Biographies



**YVETTE S. BUTLER, MANAGING VICE PRESIDENT,  
CAPITAL ONE FINANCIAL ADVISORS**

Ms. Butler leads every aspect of the COFA organization, setting the strategy for the business, driving sales and overseeing the Well Managed agenda. A seasoned executive with more than ten years' experience in Financial Services, Yvette joined Capital One Bank after leading the direct Business at Wells Fargo Advisors (WFA) including WFA Solutions and WellsTrade. WFA Solutions helps mass affluent investors take control of their financial future by assisting them in making informed decisions, providing financial solutions and helping them stay on track. WellsTrade is the online trading business that allows customers of all wealth levels to trade all or a portion of their portfolio on their own. She joined Wells Fargo Advisors in 2007 (previously Wachovia Securities) as the Head of Affluent Client Experience. In this role, Yvette was responsible for developing innovative strategies to drive affluent client loyalty and improve Financial Advisor productivity. Prior to joining Wells Fargo Advisors, she served as the Head of Investor Marketing for E\*TRADE where she was responsible for extending the E\*TRADE brand from an active trader niche to the broader retail investor market. In addition, she held two leadership positions at Merrill Lynch – one as the Director, Retirement Group where she executed asset retention strategies for 401(k) rollovers and the other as Director, Customer Development where she created a new business channel that targeted the next generation investor (now known as MerrillEdge). She has also held leadership positions in Strategy, Advice/Planning, Marketing and Sales at McKinsey & Co. and Charles Schwab. Ms. Butler holds her FINRA Series 7, 9, 10, 66, and 24 licenses and is a Certified Financial Planner. Yvette earned her BS in Finance & Management Information Systems from University of Virginia and her MBA from the Stanford Graduate School of Business.



**RHETT BUTTLE, VICE PRESIDENT, EXTERNAL AFFAIRS  
SMALL BUSINESS MAJORITY**

Rhett Buttle directs Small Business Majority's Washington, D.C. operations, acting as the primary liaison with the White House, Congress and national partners. He also directs the organization's national small business outreach efforts, which include fostering strong relationships with business organizations across the country, growing the Strategic Partnership program and building an active network of small business owners. He plays a lead role in the organization's institutional fundraising efforts. Before joining Small Business Majority, Rhett served in the Office of the President at George Washington University. Prior to that, he worked on presidential, state and local campaigns and in the office of California Governor Arnold Schwarzenegger. He was part of the governor's legislative team working on healthcare reform, energy and education issues.



**MAUREEN CONWAY, EXECUTIVE DIRECTOR, ECONOMIC OPPORTUNITY PROGRAM  
THE ASPEN INSTITUTE**

Maureen Conway is executive director of the Economic Opportunities Program (EOP) at The Aspen Institute and the director of EOP's Workforce Strategies Initiative. Ms. Conway has headed up workforce research at The Aspen Institute since 1999. She leads a team of researchers and consultants in a variety of initiatives to identify and advance strategies that help low-income Americans gain ground in today's labor market. Her area of expertise is in sectoral, or industry-specific, workforce development, and under her leadership EOP's Workforce Strategies Initiative has investigated the outcomes of sectoral workforce development, provided innovation seed grants to leading programs in order to illuminate promising practices, and explored key operating features of programs in specific industry sectors. Ms. Conway was named deputy director of Aspen's Economic Opportunities Program in 2001 and executive director of EOP in 2010. Ms. Conway's previous experience includes consulting for the Organization for Economic Cooperation and Development in Paris and work for the U.S. Peace Corps. Maureen has an M.B.A. from Columbia University, a Masters in Regional Planning from the University of North Carolina, and a B.A. in economics and mathematics from Holy Cross College.



**MICHAEL L. DAVIS, SENIOR VICE PRESIDENT, STABLE VALUE  
PRUDENTIAL RETIREMENT**

Michael L. Davis, Senior Vice President, is Head of the Stable Value business for Prudential Retirement. Davis joined Prudential in November 2012 and is based in Woodbridge, NJ. In his role, Davis leads the team responsible for Prudential's in-plan and investment-only stable value product management and development. With over \$110 billion in asset value, Prudential is a recognized leader in the stable value marketplace. Prior to joining Prudential, Davis served as Deputy Assistant Secretary for the Employee Benefits Security Administration in the U.S. Department of Labor. There he assisted the Assistant Secretary in directing the policy, regulatory, enforcement and public assistance functions of the office responsible for administering the Employee Retirement Income Security Act and related laws. Prior to his role in government, Davis worked for 17 years at J.P. Morgan, holding various positions in the investment bank and in J. P. Morgan Asset Management where he ultimately served as managing director and head of the west region institutional client group. Davis holds a Bachelor of Business Administration degree in Finance from the University of Texas at Austin and a Master's degree in Public Policy from the Kennedy School of Government at Harvard University. He has received a number of civic and professional awards.



**SENATOR KEVIN DE LEÓN  
CALIFORNIA'S 22ND DISTRICT**

State Senator Kevin de León represents California's 22nd District which includes the Cities of Los Angeles, Alhambra, Maywood, San Marino, South Pasadena, Vernon and parts of unincorporated Los Angeles County. In 2013, De León became the first Latino to chair the powerful Senate Appropriations Chair. He was first elected to the State Legislature in 2006 as an Assembly member for Los Angeles and chaired the Assembly Appropriations Committee making him the first Latino Chair of that fiscal committee in the past one hundred years. With his Senate Bill 1234, the California Secure Choice Retirement Savings Trust Act of 2012, he set up the framework for the 6.3 million Californians, mostly lower and middle-income workers who don't have a retirement plan at work, to set up a portable and reliable plan that will serve as a modest supplement to Social Security. The measure is being watched closely throughout the country as a potential model for worker retirement plans and as a supplement to Social Security. De León is also an environmental advocate who champions efforts to increase efficiency and greener energy. He firmly believes that clean air, clean water and access to open space should not be determined by the zip code someone resides in but rather that is a right for all people. He authored legislation inserted into an omnibus measure that creates hundreds of millions of dollars for alternative fuel research and development. He has been recognized as Legislator of the Year by the Planning and Conservation League, Green California, Friends of the River and the Coalition for Clean Air. De León also successfully authored a law establishing a needs-based competitive grants program for the distribution of \$400 million in Proposition 84 funds for local park assistance and development. That measure allocated the single largest investment in local park space creation in the nation's history. Prior to being elected to the Legislature, Senator De León worked as a community organizer, English as a Second Language and U.S. Citizenship teacher, and was a staff advocate for public schools during his five years at the California Teachers Association. He also served as a Senior Associate for the National Education Association (NEA) in Washington, D.C., where he advocated for more resources for schools in low-income neighborhoods. Senator De León grew up in the San Diego barrio of Logan Heights. He was the first in his family to graduate from high school. He attended UC Santa Barbara and graduated from Pitzer College at the Claremont Colleges with Honors. He is a Rodel Fellow at the Aspen Institute and a Guest Lecturer at the University of Southern California. He has one daughter.



## 12 Participant Biographies



**KAREN ELINSKI, SENIOR VICE PRESIDENT, GENERAL COUNSEL & HEAD OF GOVERNMENT RELATIONS  
TIAA-CREF**

Karen Elinski, Senior Vice President, General Counsel and Head of Government Relations, TIAA-CREF, has over twenty years combined experience working directly for and with the public sector on both the federal and state levels. Karen is responsible for building and managing the corporate government relations function; experienced working in both the federal/state public and private sectors; actively involved in governmental organizations and Board member of several trade associations throughout the U.S with particular expertise in public higher education, pension reform, financial services, health care and insurance regulatory issues, as well as a strong personal interest in politics and international affairs. She also serves TIAA-CREF's National Chair of its Women's Group. Karen also represents the company serving on the bipartisan Committee for Economic Development's Subcommittee on Women's Empowerment. Prior to joining TIAA-CREF, Karen worked as Vice President, Government Affairs for Prudential Insurance Company and developed an extensive expertise in insurance, health care and financial services matters. Karen worked for an industry trade association, the American Association of Health Plans, in Washington, D.C. on the issue of national health care reform during the Clinton Administration's efforts to restructure the current system. Karen's legal career commenced in the private sector while working as an associate at the global law firm White & Case. Karen also served as an analyst for the New York State Assembly earlier in her career.



**PHILIP ENGLISH, CO-CHAIRMAN, GOVERNMENT RELATIONS PRACTICE  
ARENT FOX LLP**

Former U.S. Congressman Phil English is a senior government relations advisor at Arent Fox and serves as co-chair, along with former Sen. Byron Dorgan, of the firm's government relations practice. While in Congress, he developed an interest and rich experience in trade, health care, and tax and energy policy. Phil currently assists clients in these areas, plus state and municipal government operations. He is also a member of the firm's Colombia working group. Phil served seven terms in the U.S. House of Representatives as a member of the Ways and Means Committee, the last as Ranking Member on the Subcommittee on Select Revenue Measures. He also served on the Joint Economic Committee, as Co-Chair of the Congressional Economic Leadership Institute, and as a member on the President's Export Council. While in Congress, he was a strong advocate of fundamental tax reform, as well as expanded savings instruments (Auto IRA) and reforms for federal unemployment insurance and trade adjustment assistance (TAA). While on the Ways and Means Committee, English played an active role in shaping landmark legislation in welfare reform and a Medicare prescription drug benefit. English was elected Controller of the City of Erie, and was appointed Minority Executive Director of the Finance Committee and Research Director of the Labor and Industry Committee in the Senate of Pennsylvania. He is currently a member of the United States National Commission on UNESCO. He holds a BA (Political Science) from the University of Pennsylvania.



**RANA FOROOHAR, ASSISTANT MANAGING EDITOR, ECONOMICS & BUSINESS  
TIME**

Rana Foroohar is the assistant managing editor in charge of economics and business for Time. She is also the magazine's Curious Capitalist columnist. She is a frequent commentator on economic, political and foreign affairs for CBS, NBC, MSNBC, CNN, BBC, and NPR. She has her own weekly radio show entitled "Money Talking," on New York's public radio station WNYC. Previously, she was the international economics editor and a foreign correspondent for Newsweek magazine. She is a life member of the Council on Foreign Relations, and the winner of the German Marshall Fund's Peter Weitz Prize for transatlantic reporting. She has been awarded numerous fellowships by institutions such as Johns Hopkins University and the East West Center. She is a graduate of Barnard College, Columbia University, and lives in Brooklyn with her partner, the author John Sedgwick, and her two children.



**LYNNE FORD, EXECUTIVE VICE PRESIDENT**  
**CALVERT INVESTMENT DISTRIBUTORS, INC.**

Lynne Ford heads Calvert's retail sales, institutional sales, marketing, and public relations efforts. Ms. Ford has more than 20 years of experience in investment sales and marketing. Most recently, she served as Executive Vice President and Chief Executive Officer of Individual Retirement at ING US. Before that, Ms. Ford spent nineteen years at Wachovia, which merged with Wells Fargo in late 2008, serving in a number of executive capacities within its investment and distribution organizations. As Executive Vice President, Retail Retirement, she led both the annuity and IRA businesses. Prior to that, she spent 10 years as Senior Vice President and Managing Director for Evergreen Investments. Ms. Ford currently serves as the Chairman of the Insured Retirement Institute (IRI) and serves on the National Board of Junior Achievement USA. She earned a bachelor's degree from Davidson College and a master's degree from the University of North Carolina, Charlotte.



**ROBERT E. FRIEDMAN, FOUNDER & CHAIR**  
**CFED**

Robert (Bob) Friedman founded CFED in 1979 and continues as CFED's Chair of the Board and General Counsel. Bob's most recent initiatives are launching the 1:1 Fund, the Initiative to Balance America's Asset Budget and the New Entrepreneur Tax Credit Initiative. In the recent past, Bob was an instrumental leader in the Saving for Education, Entrepreneurship and Downpayment (SEED) program, an initiative to create an inclusive system of children's saving accounts in the United States. He continues to contribute to numerous efforts to develop the IDA and asset-building movements, as well as advising on new strategies to bring excluded communities into the economic mainstream as entrepreneurs, savers, investors, and skilled employees. A recognized leader in economic development innovation, Bob has contributed to the development of the U.S. microenterprise field, flexible business networks, state and federal entrepreneurial policy, innovative benchmarking tools, like CFED's Assets and Opportunity Scorecard and asset building. He helped found the Association of Economic Opportunity (AEO). Based in San Francisco, Mr. Friedman also serves on the Boards of D2D Fund, Ecotrust, the Rosenberg Foundation, the Friedman Family Foundation, Family Independence Initiative, the Koshland Committee of the San Francisco Foundation and CFED's CDFI subsidiary, the National Fund for Enterprise Development (NFED) and is a former board member of Levi Strauss & Co. He is a graduate of Harvard College and Yale Law School. He is author of *The Safety Net as Ladder: Transfer Payments and Economic Development* and a contributor to numerous CFED and outside Publication.



**JOSHUA GOTBAUM, DIRECTOR**  
**U.S. PENSION BENEFIT GUARANTY CORPORATION**

Josh Gotbaum is the Director of the U.S. Pension Benefit Guaranty Corporation, a federal agency that insures private sector pensions covering more than 40 million people. PBGC currently pays benefits or is responsible for the pensions of 1.5 million. As of September 2010, the agency had assets of almost \$80 billion and obligations of \$102 billion. Director Gotbaum was appointed by the President in July 2010 and unanimously confirmed by the US Senate in September 2010. Josh has, for over three decades, helped manage, advise, and restructure public, private, and nonprofit institutions. From 2003-2005, he led and managed the successful reorganization of Hawaiian Airlines as its Chapter 11 trustee. When it emerged from Chapter 11, Hawaiian's creditors were repaid in full, most of its employees received raises, and Hawaiian was recognized as one of the best airlines in America. In 2001-2002, he was the first CEO of The September 11th Fund, a charity with over \$500 million in assets whose innovative grants helped more than 100,000 people and businesses affected by the attacks. For more than a decade, Josh was an investment banker with Lazard in New York and London. He advised businesses, unions and governments on a diverse range of mergers, acquisitions and restructurings, in transportation, steel, and other industries. Immediately prior to joining PBGC, he was a partner in Blue Wolf Capital, a private equity firm, and also helped other investment firms acquire, restructure, and manage businesses.

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Josh also has extensive experience in government. During the Clinton administration, he was confirmed by the Senate three times, and served as Executive Associate Director and Controller in the Office of Management and Budget; Assistant Secretary of Treasury for Economic Policy; and Assistant Secretary of Defense. During the administration of President Carter, he served on the White House staff and in the Department of Energy. Josh holds degrees from Stanford, Harvard Law School, and from Harvard's Kennedy School of Government.



**MICHAEL HILTZIK, COLUMNIST**  
**LOS ANGELES TIMES**

Michael Hiltzik is a Pulitzer Prize-winning journalist and author who has written about business, technology, and public policy for the Los Angeles Times for three decades. His latest book, *The New Deal: A Modern History*, was published by Simon & Schuster in September 2011. His book *Colossus: Hoover Dam and the Making of the American Century*, was a New York Times best-seller. Currently the Times's business columnist, he has also served as a financial and political writer, an investigative reporter, and a foreign correspondent in Africa and Russia. His previous books are *The Plot Against Social Security* (2005), *Dealers of Lightning: Xerox PARC and the Dawn of the Computer Age* (1999), and *A Death in Kenya: The Murder of Julie Ward* (1991). He is currently at work on a new book, *Cyclotron Man: Ernest O. Lawrence, the Bomb, and the Birth of Big Science in America*, to be published in 2014. Hiltzik received the 1999 Pulitzer Prize for articles exposing corruption in the entertainment industry. His other awards for excellence in reporting include the 2004 Gerald Loeb Award for outstanding business commentary and the Silver Gavel from the American Bar Association for outstanding legal reporting. A graduate of Colgate University and Columbia University, he lives in Southern California with his family.



**DAVID C. JOHN, SENIOR STRATEGIC POLICY ADVISOR**  
**AARP PUBLIC POLICY INSTITUTE**

David C. John is a Senior Strategic Policy Advisor at the AARP Public Policy Institute focusing on pension and retirement savings issues. PPI is AARP's internal think tank. John also serves as the Deputy Director of the Retirement Security Project at the Brookings Institution and as Policy Advisor to Retirement Made Simpler. RSP focuses on improving retirement savings in the United States, especially among moderate and low income workers, while RMS is a coalition of FINRA, RSP and AARP that encourages employers to include automatic features in their 401(k)-type retirement savings plans. Prior to joining AARP, John was a Senior Research Fellow at The Heritage Foundation for 14 ½ years. John has written and lectured extensively on the importance of reforming the nation's retirement programs. He is the co-author along with J. Mark Iwry of the Automatic IRA, a small business retirement savings program for firms that do not sponsor any other form of retirement savings or pension plan. The Automatic IRA was endorsed by both the 2008 campaigns of John McCain and Barack Obama, and is part of the Obama budget proposal. It has also received favorable attention from publications as diverse as the New York Times, National Review, and many others. John has testified before a number of House and Senate committees on topics as diverse as proposals to improve the Pension Benefit Guaranty Corporation's measurement of the fiscal strength of defined benefit pension plans, how to reduce leakage of funds from 401(k)-type plans, steps that should be taken to improve Social Security and retirement and pension programs for women and minorities, and how to increase the information that the public can receive about Social Security programs. John is a co-editor of the 2009 book, *Automatic: Changing the Way that America Saves*. He has been published and quoted extensively in the press, and has also appeared on a number of major television channels and national and syndicated radio shows.





**CELIA EDWARDS KARAM, VICE PRESIDENT**  
**CAPITAL ONE BANK**

Celia Edwards Karam leads the Consumer Deposits business within Capital One Bank. In this role, she and her team develop checking and savings products and policies for more than three million retail bank customers. As Market President, Ms. Karam serves as a community and business ambassador to help drive Capital One Bank's Investing for Good local engagement strategy, including grantmaking and associate volunteerism, in the Washington, DC and Sothern Maryland markets. Since joining Capital One in 2006, Ms. Karam has led product strategy and credit policy for various segments of the U.S. Card business, including the successful launch of the "Capital One Cash" credit card in 2011. In 2012, Celia led the Consumer Retail Bank Lending business growing the Bank's portfolio of Mortgage, Home Equity, Credit Card, Auto and Unsecured loans. Prior to joining Capital One, Ms. Karam worked with Ameritrust Capital Group, a private equity fund based in New York, NY and Mercer Management Consulting (now Oliver Wyman), where she focused on clients in Financial Services, Technology, and Consumer Products. Ms. Karam is participating in the Leadership Greater Washington Signature Program. Active in her community, she also serves as a loan officer with Our Lady Queen of Peace Roman Catholic Church Federal Credit Union in Arlington, Virginia. Ms. Karam earned her Bachelor's in Economics from Harvard University and her MBA from Stanford Graduate School of Business. She resides in Arlington, Virginia, with her husband and three children.



**KILOLO KIJAKAZI, PROGRAM OFFICER, FINANCIAL ASSETS & ECONOMIC SECURITY**  
**FORD FOUNDATION**

Kilolo Kijakazi is a program officer in the Financial Assets Unit of the Economic Opportunity and Assets Program at The Ford Foundation. Her line of work is Building Economic Security Over a Lifetime, which focuses on promoting public support for the creation of universal savings accounts from birth through retirement, and Social Security reform that improves benefits for low-wage workers. This approach incorporates the expertise of people of color into all aspects of the work, including research, policy, and practice. Before coming to Ford, Kilolo was a senior policy analyst for the Center on Budget and Policy Priorities where she specialized in Social Security. While there she wrote and presented research and policy papers, provided testimony before Congress, and served as a panelist at the White House Conference on Social Security under the Clinton Administration. Some of her papers were published by the National Academy of Social Insurance and the Gerontological Society of America. Prior to that, she worked as a program analyst for the US Department of Agriculture, Food and Nutrition Service. In this position she designed and monitored evaluations of the Food Stamp Program and demonstrations of non-custodial parents programs. She also worked at the National Urban League Washington Operations office as a policy analyst and addressed issues such as welfare reform, employment, and education. Kilolo received a doctorate in public policy from the George Washington University and her dissertation was published in 1997 as a book titled African-American Economic Development and Small Business Ownership. She also holds an MSW with a specialty in community development from Howard University and a BA in psychology from Binghamton University.





**EUGENE LUDWIG, FOUNDER & CEO**

**PROMONTORY FINANCIAL GROUP**

Gene, the Founder and Chief Executive Officer of Promontory Financial Group, is a trusted adviser to many of the world's leading financial companies. Before founding Promontory, Gene served under President Clinton as U.S. Comptroller of the Currency, the head of the federal agency responsible for supervising the preponderance of U.S. banking assets. He went on to become Vice Chairman and Senior Control Officer of Bankers Trust/Deutsche Bank. In addition to his role at Promontory Financial Group, Gene is Chairman and Co-Founder of Promontory Interfinancial Network and Managing Principal of CapGen Financial, a private equity firm. Gene is a business leader and expert on banking regulation, risk management, and fiscal policy who founded Promontory in 2001. As a former federal regulator and banker, Gene is thoroughly attuned to the issues involved in revamping the regulatory framework to withstand future shocks. Before founding Promontory, Gene was Vice Chairman and Senior Control Officer of Bankers Trust New York Corp. He was instrumental in steering the firm through its landmark merger with Deutsche Bank. As U.S. Comptroller of the Currency from 1993 to 1998, Gene served as the Clinton Administration's point person on the policy response to the credit crunch of the early 1990s. Under his purview, lending to low and moderate income Americans increased tenfold, as did national bank investments in community development corporations. He brought 27 fair-lending cases, resulting in tens of millions of dollars in fines against violators. While he was Comptroller, Gene served as Chairman of the Federal Financial Institutions Examination Council (FFIEC), a member of the Basel Committee on International Bank Supervision, a Director of the Federal Deposit Insurance Corporation (FDIC), and Chairman of the Neighborhood Reinvestment Corporation. Before becoming Comptroller, Gene was a partner in the law firm of Covington & Burling, specializing in banking law. He has written numerous articles on banking and finance for scholarly journals and publications and has been a guest lecturer at Yale and Harvard law schools and Georgetown University's International Law Institute. He has also lectured at the Yale Business School and Harvard's Kennedy School of Government. Gene was born in Brooklyn, New York, and raised in York, Pennsylvania. He graduated magna cum laude from Haverford College and received a scholarship to Oxford University, where he earned a M.A. as a Keasbey Fellow. He holds a J.D. from Yale University, where he was editor of the Yale Law Journal and chairman of Yale Legislative Services.



**MAYA MACGUINEAS, PRESIDENT**

**COMMITTEE FOR A RESPONSIBLE FEDERAL BUDGET**

Maya MacGuineas is the President of the Committee for a Responsible Federal Budget. Additionally, she is the Director of the Fiscal Policy Program at the New America Foundation, a nonpartisan think tank. Her areas of expertise include budget, tax, and economic policy. Maya testifies regularly before Congress and has published broadly, including articles in *The Atlantic Monthly*, *The Washington Post*, *The New York Times*, the *Financial Times* and the *Los Angeles Times*. Once dubbed "an anti-deficit warrior" by *The Wall Street Journal*, Maya comments often on broadcast news and is widely cited by the national press. In the spring of 2009 Maya did a stint on *The Washington Post* editorial board, covering economic and fiscal policy. Maya has worked at the Brookings Institution and on Wall Street. As a political independent, she has advised numerous candidates for office from both parties, and works regularly with members of Congress on health, economic, tax, and budget policy. She serves on the boards of a number of national, nonpartisan organizations and received her Master in Public Policy from the John F. Kennedy School of Government at Harvard University.



**CHRISTINE MARCKS, PRESIDENT**  
**PRUDENTIAL RETIREMENT**

Christine C. Marcks is the president of Prudential Retirement, an industry leading provider of full-service retirement plans; stable value, retirement income and capital market solutions; and pension risk-transfer strategies. Throughout her career, Marcks has played a key role in the evolution of the financial services industry, first as an International Economist with the U.S. Treasury Department in Washington, D.C. and later as a corporate executive in increasingly responsible positions within the retirement-services industry. Her expertise spans the institutional and individual retirement businesses, and her knowledge and experience have led to the successful launch of innovative product-and-service solutions, most notably Prudential IncomeFlex, a market-leading guaranteed retirement-income offering for defined contribution plans. As president of Prudential Retirement, Marcks also brings passion to the business, committing her organization to creating retirement security for American workers. To that end, she has implemented an aggressive strategy to “lead the transformation of U.S. retirement,” recognizing that in these challenging economic times, new products, services and tools are needed to improve the retirement readiness of individuals in employer-sponsored plans. Beyond her business accomplishments, Marcks has also become an involved and influential advocate for legislation that will ultimately help Americans achieve their retirement goals. She serves on the Board of Directors for the Connecticut Business & Industry Association and on the Board of the Employee Benefit Research Institute in Washington, DC. Additionally, Marcks is committed to community involvement and improvement, promoting and advancing educational programs and the arts by serving on the Boards of the YMCA of the USA, the Greater Hartford YMCA, the Hartford Youth Scholars Foundation, and The Bushnell Center for the Performing Arts. Marcks also serves on the Board of Trustees of Assumption College, where she graduated with a B.A. degree in foreign affairs. She earned her M.A. in economics from Georgetown University.



**LORI MONTGOMERY, ECONOMIC POLICY REPORTER**  
**THE WASHINGTON POST**

Lori Montgomery covers U.S. economic policy and the federal budget, focusing on efforts to tame the national debt. She has written extensively about every major piece of legislation to pass Congress since 2008, including the TARP bank bailout, the Obama stimulus package and the Democratic overhaul of the health care system. A former foreign correspondent who covered the emerging economies of Central Europe and the war over Kosovo in the late 1990s, Montgomery joined the Post in 2000 to report on local government and politics. A native of Western Pennsylvania, she has also worked for newspapers in Michigan, Texas and Idaho.



**JANET MURGUÍA, PRESIDENT & CEO**  
**NATIONAL COUNCIL OF LA RAZA**

As President and CEO of the National Council of La Raza (NCLR), the largest national Hispanic civil rights and advocacy organization in the United States. Since 2005, Murguía has sought to strengthen NCLR’s work and enhance its record of impact as a vital American institution. One of her first priorities was to harness the power of the nation’s 50 million Hispanics and improve opportunities for Latino families by strengthening the partnership between NCLR and its network of nearly 300 community-based Affiliates which serve millions of people in 41 states, the District of Columbia, and Puerto Rico. Murguía has been selected twice as one of Washingtonian magazine’s “100 Most Powerful Women in Washington” and featured in Newsweek magazine’s “Women and Leadership” issue. She has been chosen as one of the NonProfit Times’ “Power and Influence Top 50” leaders, named to People en Español’s “100 Most Influential Hispanics,” and selected as one of Hispanic Business magazine’s “100 Most Influential Hispanics,” Hispanic magazine’s “Powerful Latinos,” Latino Leaders magazine’s “101 Top Leaders of the Hispanic Community,” and Poder magazine’s “The Poderosos 100.” In 2005, she received the University of Kansas (KU) Law Alumni Association Distinguished Alumnus/na Award.. She began her career in Washington, DC as legislative counsel to former Kansas Congressman Jim Slattery. She

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then worked at the White House from 1994 to 2000, ultimately serving as deputy assistant to President Clinton. She served as deputy director of legislative affairs, managing the legislative staff and acting as a senior White House liaison to Congress. She then served as deputy campaign manager and director of constituency outreach for the Gore/Lieberman presidential campaign. In 2001, Murguía joined the University of Kansas as executive vice chancellor for university relations, overseeing KU's internal and external relations with the public, including governmental and public affairs. Janet Murguía grew up in Kansas City, Kansas. She received three degrees from KU: a BS degree in journalism (1982), a BA degree in Spanish (1982), and a JD degree (1985) from the School of Law. In 2011 she received an honorary degree—Doctor of Humane Letters—from California State University,



**CONGRESSMAN RICHARD NEAL**  
**MASSACHUSETTS' 1ST DISTRICT**

Richard E. Neal was born in Worcester, Massachusetts on February 14, 1949 and was raised and educated in the City of Springfield. He is a 1972 graduate of American International College, where he received his Bachelor's Degree in Political Science and was a member of the National Honor Society. He received his Masters Degree in Public Administration from the Barney School of Business and Public Administration at the University of Hartford in 1976. Richard E. Neal was first elected to the United States House of Representatives in 1988. He represents the first District of Massachusetts, which includes cities and towns in western and central Massachusetts. He is a member of the powerful Ways and Means Committee and the Ranking Member of the Subcommittee on Select Revenue Measures. After leading the charge for over a decade, Congressman Neal was pleased to finally win the battle with the enactment of a permanent fix to the AMT so it will no longer affect an additional 1 million middle class families in Massachusetts. Congressman Neal is an At-Large Whip for the House Democrats. He is a co-chairman of the New England Congressional Caucus, where he continues to advocate for the unique regional interests of the six New England States. Congressman Neal serves as the Democratic Leader of the Friends of Ireland and has been recognized repeatedly by Irish America Magazine as one of the Top 100 Irish Americans. Mr. Neal began his public service career in 1973 as an Assistant to Springfield Mayor William C. Sullivan. In 1978, he was elected to the Springfield City Council and served as President of the Council in 1979. As Mayor of the City of Springfield from 1984 until 1989, Richard Neal was a dynamic and determined leader who combined creativity and pragmatism in developing economic, cultural and public works projects across the community. During his tenure as Mayor, new economic development and private investment exceeded \$400 million, including the \$110 million 28-story Monarch Place complex and a host of other downtown rehabilitation and neighborhood revitalization projects.



**ELIZABETH PALMER, SENIOR VICE PRESIDENT, COMMUNICATIONS & MARKETING**  
**TIAA-CREF**

Elizabeth S. Palmer is Senior Vice President, Corporate Communication at TIAA-CREF, a Fortune 100 financial services organization and leading provider of asset management and retirement services for the academic, research, medical, governmental and cultural fields. She was appointed to this position in 2010. In this role, Ms. Palmer oversees corporate communications, media relations, corporate citizenship, thought leadership, events and sponsorships for the firm. She is also responsible for managing TIAA-CREF's corporate reputation. During her tenure, she has spearheaded the creation and promotion of several strategic, market-differentiated campaigns and programs. Most recently, she led the launch of a groundbreaking financial education initiative with the Council of Graduate Schools (CGS). Through the collaboration, and under her leadership, TIAA-CREF and CGS will bring much-needed financial education programs to undergraduate and graduate students across the U.S. to help improve their financial acumen and to address their growing debt burdens. Prior to joining TIAA-CREF, Ms. Palmer was with Ernst & Young, where she led marketing and communications for the firm's fastest-growing business – the nearly \$5 billion global consulting organization. Previously, Ms. Palmer was executive vice president for marketing and communications at BearingPoint, where she built a global communications team from the ground up. Over the course of her 28-year career, Ms. Palmer also amassed significant experience



leading teams in the government and public policy sectors. She served in the U.S. Department of Energy in a variety of legislative-oriented positions, and was a special assistant and corresponding secretary to First Lady Nancy Reagan. She holds a B.A. in Foreign Affairs from the University of Virginia.



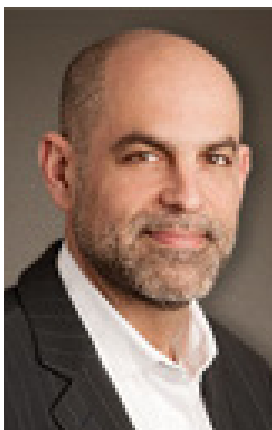
**GOVERNOR TIM PAWLENTY, PRESIDENT & CEO**  
**FINANCIAL SERVICES ROUNDTABLE**

Tim Pawlenty serves as president and CEO of The Financial Services Roundtable which represents leading financial service companies in their efforts to protect the security, integrity and success of our nation's financial system. He previously served as governor of the State of Minnesota (2003-2011). As his state's CEO, he was responsible for a \$50 billion biennial budget, 30,000 employees and over 20 agencies and departments. His work as governor included promoting international business opportunities through trade missions to nine countries. As governor, he was also responsible for disaster preparedness and response, appointment of judges, and for serving as commander in chief of Minnesota's National Guard. As chair of the State Board of Investment, Mr. Pawlenty provided oversight over \$60 billion in investments. His education, health care and energy initiatives were widely viewed as among the most innovative in the nation. He served as chair of the National Governor's Association (2007-2008), chair of the Education Commission of the States (2008-2010), and chair of the Midwest Governor's Association (2006-2007). From 1986 to 2000, Mr. Pawlenty practiced law in the areas of criminal prosecution, civil litigation and appeals. He also served as vice president of corporate development for Wizmo, an early stage technology services company. He has served as a board member for numerous companies. Mr. Pawlenty served in the Minnesota House of Representatives (1993-2003) where he was elected majority leader by his colleagues (1999-2003). He received a B.A. from the University of Minnesota with Phi Beta Kappa and Phi Kappa Phi honors. He received his J.D. from the University of Minnesota Law School.



**JAMES PETHOKOUKIS, MONEY & POLITICS COLUMNIST, AMERICAN ENTERPRISE INSTITUTE**  
**CONTRIBUTOR, CNBC**

James Pethokoukis is the Money & Politics columnist-blogger for the American Enterprise Institute. Previously, he was the Washington columnist for Reuters Breakingviews. Pethokoukis has written for many publications including USNews & World Report, The New York Times, The Weekly Standard, Commentary, USA Today, and Investor's Business Daily. Pethokoukis is also an official CNBC contributor. In addition, he has appeared numerous times on MSNBC, Fox News Channel, Fox Business Network, The McLaughlin Group, CNN, and Nightly Business Report on PBS. A graduate of Northwestern University and the Medill School of Journalism, Pethokoukis is a 2002 Jeopardy! champion.



**ROBERT RABEN, PRESIDENT & FOUNDER**  
**THE RABEN GROUP**

Robert's aggressively bipartisan approach was honed during a highly respected legislative career that began on Congressman Barney Frank's (D-MA) staff and culminated in House Judiciary Committee Chairman Henry Hyde's (R-IL) endorsement of his appointment to the Justice Department as Assistant Attorney General for Legislative Affairs. Robert served as counsel to Congressman Frank for seven years. The quality of his work soon carried him onto the Committee itself as Democratic counsel for the Subcommittee on the Constitution. Robert built a reputation for collegiality and effectiveness through his collaboration with Republican members and staff on issues including the omnibus patent reform bill, database protection standards, WIPO implementation and copyright liability for Internet service providers. His work caught the eye of the White House, and in 1999, he was appointed Principal Deputy Assistant Attorney General and, subsequently, Assistant Attorney General. After graduating from the Wharton School of the University of Pennsylvania and New York University School of Law, Robert was an associate with the law firm Arnold & Porter. Soon after, he joined the

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faculty of Georgetown University Law School as an adjunct professor - a position he held until his confirmation as Assistant Attorney General. Robert is the President of the Hispanic Bar Association of DC Foundation and currently chairs the Hispanic National Bar Association's Endorsement Committee.



**LATA REDDY, VICE PRESIDENT, CORPORATE RESPONSIBILITY  
PRUDENTIAL FINANCIAL**

Lata N. Reddy is vice president, Corporate Social Responsibility and president of The Prudential Foundation. She is responsible for overseeing the company's philanthropic activities, community and impact investments, corporate contributions and employee engagement activities. She joined Prudential in 1997 to manage the foundation's education grantmaking. In 2002, she became vice president of The Prudential Foundation with responsibility for developing and managing the strategic direction of the Foundation's grantmaking policy and programs. Lata left Prudential in 2009 to launch an independent consulting practice, advising philanthropic and nonprofit clients on strategy and program development. She returned to Prudential to assume her current position in April 2012. Previously, Lata worked for the U.S. Department of Education, where she was an attorney in the Office for Civil Rights in the New York regional office. She also was director of Finance and Legal Services at the Council for Educational Development and Research, a nonprofit education policy association in Washington, D.C. Lata has a BA degree in economics from the University of Michigan and a law degree from Emory University School of Law. She is admitted to the bar in New York. Lata serves on the boards of numerous nonprofits including the Bedford-Stuyvesant Restoration Corporation and Living Cities. She is also an Aspen Institute Fellow.



**SRINIVAS REDDY, VICE PRESIDENT, INSTITUTIONAL INCOME & CAPITAL MARKETS  
PRUDENTIAL RETIREMENT**

Sri Reddy is head of Institutional Income for Prudential Retirement. Sri is charged with providing leadership and strategy related to the Institutional Income business on both proprietary and partnered platforms. Prior to joining Prudential, Sri was head of Product Management for USAA Life Insurance Company and USAA Investment Management Company. Prior to that role he held various leadership roles at ING ranging from managing wholesale and direct distribution groups to product development in both the defined contribution business as well as the rollover & retirement income business and has also worked in the Netherlands focused on business development in Central Europe. Prior to joining ING, Sri served as a consultant with Ernst & Young and has also worked in a consulting capacity in Asia for Critikon, a division of Johnson & Johnson. Sri has a bachelor's degree in Economics from Baylor University and a master's degree in International Management from Thunderbird, The American Graduate School of International Management. He is a member of the National Association of Corporate Directors and the CFA Institute. Sri currently serves as the treasurer and a member of the board of directors for the Retirement Income Industry Association (RIIA).



**GARRY REEDER, PARTNER & HEAD OF ADVISORY PRACTICE  
FENWAY SUMMER LLC**

Garry Reeder is a Partner and Head of the Advisory Practice at Fenway Summer. Prior to joining Fenway Summer in June 2013, Garry served as the Chief of Staff of the U.S. Consumer Financial Protection Bureau (CFPB). He was a member of the original team at the United States Treasury Department charged with staffing the agency and setting its strategic, operational and policy priorities. As a Senior Advisor, he was directly involved with the creation and establishment of the Research, Markets & Regulations division and the Office of the Director and Deputy Director. Before joining the CFPB, Garry was a member of the Auto Team at the Treasury Department helping manage the government's auto industry investments – including the \$23 billion IPO of General Motors. Prior to entering public service, Garry spent a decade in the investment management business – at Ziff Brothers Investments covering financial institutions and at Sanford C. Bernstein & Co. covering the media industry. His financial institutions coverage focused on consumer finance companies, domestic banks and

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brokers, for-profit education and emerging market depositories. He has also worked as the Field Director for a congressional campaign and as an academic researcher. He is a graduate of Yale College and Columbia Business School. He lives in Washington, D.C. with his wife, a corporate communications trainer, and their two daughters.



**ERIC RODRIGUEZ, VICE PRESIDENT**  
**NATIONAL COUNCIL OF LA RAZA**

Eric Rodriguez is Vice President at the National Council of La Raza (NCLR) where he heads NCLR's Office of Research, Advocacy and Legislation. In this capacity he leads and manages a team that oversees the institution's legislative affairs, public policy research, policy analysis, and field advocacy work. In 2007-2008 he served as Deputy Vice President of the public policy department, and previously directed NCLR's Policy Analysis Center, a position he held for five years. Headquartered in Washington, D.C., NCLR is the nation's principal Hispanic organization, representing nearly 300 Affiliates – community-based organizations who together serve more than three million Latinos each year. In addition to providing capacity-building technical and financial assistance to its affiliates, NCLR carries out public policy advocacy on behalf of all Hispanics in the United States. Rodriguez previously was responsible for overseeing NCLR's research, policy analysis, and advocacy activities on a wide range of economic, labor, and family wealth building policy issues. His background includes work on issues such as tax policy, Social Security reform, welfare reform, workforce development, pension and retirement security, credit/debt/housing and financial market regulations, and transportation policy. In this connection, he authored, co-authored, and supervised the preparation of several dozen policy and research reports, journal articles, and editorials, testified frequently at Congressional hearings, and represented NCLR at research and policy conferences and symposia. His work has been widely cited in the press, and in the policy and academic literature. Rodriguez also serves on the board of the National Hispanic Council on the Aging (NHCOA), was previously Vice Chairman of the Coalition on Human Needs, and is a member of the National Academy or Social Insurance. Prior to NCLR, Rodriguez was a Congressional Hispanic Caucus Fellow and served in Representative Nydia Velazquez's office. Rodriguez holds a master's degree in Public Administration from The American University (Washington D.C.), and a Bachelor of Arts degree in history from Siena College, in Loudonville New York. Rodriguez is from Red Hook, Brooklyn.



**DAMON SILVERS, DIRECTOR OF POLICY & SPECIAL COUNSEL**  
**AFL-CIO**

Silvers serves on a pro bono basis as a Special Assistant Attorney General for the state of New York. Silvers is also a member of the Public Company Accounting Oversight Board's Standing Advisory Group and Investor Advisory Group. Silvers served as the Deputy Chair of the Congressional Oversight Panel for TARP from 2008-2011. He had served on the Securities and Exchange Commission's Investor Advisory Committee. Silvers also was the Chair of the Competition Subcommittee of the United States Treasury Department Advisory Committee on the Auditing Profession and a member of the United States Treasury Department Investor's Practice Committee of the President's Working Group on Financial Markets. Prior to working for the AFL-CIO, Silvers was a law clerk at the Delaware Court of Chancery for Chancellor William T. Allen and Vice-Chancellor Bernard Balick. Silvers received his J.D. with honors from Harvard Law School. He received his M.B.A. with high honors from Harvard Business School and is a Baker Scholar. Silvers is a graduate of Harvard College, summa cum laude, and has studied history at Kings College, Cambridge University.





**ED SIVAK, SENIOR VICE PRESIDENT, POLICY & EVALUATION**  
**HOPE ENTERPRISE CORPORATION**

Ed Sivak is the Senior Vice President of Policy and Evaluation at the Hope Enterprise Corporation (HOPE) and the founding director of the Mississippi Economic Policy Center (MEPC). Sivak manages the strategic direction, sustainability, research, training and advocacy agenda for the policy center and the monitoring of HOPE's community development impact in the Mid-South. He has provided oral comments before federal banking regulators on rural community development finance and on the increased need for consumer protections from high cost lending. He has also testified before numerous state legislative committees on issues affecting low-income working families, payday lending reform and adequate/equitable revenue systems. Prior to starting MEPC in 2006, Sivak coordinated major community development projects for HOPE including the W.K. Kellogg Foundation funded Mid-South Delta Initiative (MSDI). HOPE's MSDI activities contributed to \$125 million in financing for historically underserved entrepreneurs, homeowners and community health centers. He also was active in the implementation of the Collaboration for Enterprise Development – an initiative that provided recovery loans and technical assistance to 576 small businesses in post-Katrina New Orleans. Sivak holds a Master of Public Policy from the Georgetown Public Policy Institute and a Bachelor of Arts from Marquette University. He is a former member of the Federal Reserve Board's Consumer Advisory Council where he chaired the Community Affairs and Housing Committee and is a long-time member of the BancorpSouth Community Reinvestment Advisory Board.



**JEREMY SMITH, SENIOR OFFICER, FAMILY ECONOMIC SECURITY**  
**PEW CHARITABLE TRUSTS**

Jeremy Smith is the Senior Officer for Family Economic Security at the Pew Charitable Trusts, where he is responsible for developing and launching new research and advocacy campaigns to promote family well being. Prior to joining Pew, he was Deputy Director for Government Relations at the Service Employees International Union. From 1995-2005, he worked for the US Agency for International Development as a manager and policy analyst, with a primary focus on microenterprise in Latin America. He is the co-author of *Financial Access for Immigrants: Lessons from Diverse Perspectives* and *Making Money Transfers Work*. He graduated from Georgetown University and holds Masters' degrees from the University of Texas at Austin in Business Administration and Latin American Studies.



**EUGENE STEUERLE, SENIOR FELLOW, THE URBAN INSTITUTE**  
**CO-DIRECTOR, TAX POLICY CENTER**

Eugene Steuerle is Richard B. Fisher chair and Institute Fellow at the Urban Institute, and a columnist under the title *The Government We Deserve*. Among past positions, he has served as Deputy Assistant Secretary of the Treasury for Tax Analysis (1987-1989), President of the National Tax Association (2001-2002), chair of the 1999 Technical Panel advising Social Security on its methods and assumptions, Economic Coordinator and original organizer of the 1984 Treasury study that led to the Tax Reform Act of 1986, President of the National Economists Club Educational Foundation, Resident Fellow at the American Enterprise Institute, Federal Executive Fellow at the Brookings Institution, and a columnist for the *Financial Times*. Dr. Steuerle is the author, co-author or co-editor of fifteen books and close to one thousand articles, briefs, and Congressional testimonies. Books include *Contemporary U.S. Tax Policy* (2nd edition), *Retooling Social Security for the 21st Century*, and *Nonprofits and Government*. He serves on advisory panels or boards for the Congressional Budget Office, the Government Accountability Office, the Joint Committee on Taxation, the Committee for a Responsible Federal Budget, the Independent Sector, the Aspen Institute Initiative on Financial Security, the National Committee on Vital and Health Statistics, and the Partnership for America's Economic Success. Among other accolades, former top Treasury and White House officials wrote that 1986 tax reform "would not have moved forward without [his] early leadership," and "few people have had greater impact on major



changes in the tax law and the principal improvements in tax compliance and administration.” Among other honors, he received Outstanding Alumnus awards from his college and high school and the first Bruce Davie-Albert Davis Public Service Award from the National Tax Association in 2005.



**NEERA TANDEN, PRESIDENT & CEO**  
**CENTER FOR AMERICAN PROGRESS**

Neera Tanden is the President of the Center for American Progress and Counselor to the Center for American Progress Action Fund. Tanden has served in both the Obama and Clinton administrations, as well as presidential campaigns and think tanks. Most recently, Tanden served as the Chief Operating Officer for the Center, leading strategic planning of the organization, managing all operations including all of the organization’s finance and fundraising efforts, and serving as a key member of CAP’s executive team. Tanden focused the organization on measuring the impact of the Center’s work. Tanden previously served as senior advisor for health reform at the Department of Health and Human Services, advising Secretary Kathleen Sebelius and working on President Barack Obama’s health reform team in the White House to pass the bill. In that role, she developed policies around reform and worked with Congress on particular provisions of the legislation. Prior to that, Tanden was the director of domestic policy for the Obama-Biden presidential campaign, where she managed all domestic policy proposals. Tanden had also served as policy director for the Hillary Clinton presidential campaign where she directed all policy work, ranging from domestic policy to the economy to foreign affairs, and managed day-to-day policy announcements. In that role, she also oversaw the debate preparation process for then-Sen. Clinton (D-NY). Before the presidential campaign, Tanden was Senior Vice President for Academic Affairs at CAP. She was one of the first senior staff members at the Center, joining as Senior Vice President for Domestic Policy when CAP first opened its doors. In between, Tanden was legislative director for Sen. Clinton, where she oversaw all policy in the Senate office. In 2000 she was Hillary Clinton’s deputy campaign manager and issues director for her Senate campaign in New York. Tanden also served as associate director for domestic policy in the Clinton White House and senior policy advisor to the first lady. Tanden currently has a regular column for The New Republic online and has appeared on NBC’s “Meet the Press,” ABC’s “This Week,” “The NewsHour with Jim Lehrer,” MSNBC, CNN, and Fox. She was recently named one of the “Most Influential Women in Washington” by National Journal and received the India Abroad Publisher’s Award for Excellence in 2011. She received her bachelor of science from UCLA and her law degree from Yale Law School.



**KATHLEEN KENNEDY TOWNSEND, DIRECTOR**  
**THE ROCK CREEK GROUP**

Ms. Townsend is a Director at the Rock Creek Group, an investment management company. Previously, she had worked at Lehman Brothers. As the State of Maryland’s first woman Lt. Governor, Ms. Townsend was in charge of a multimillion dollar budget and had oversight of major cabinet departments, including Economic Development and Transportation, State Police, Public Safety and Correction and Juvenile Justice. Prior to being elected Lt. Governor, Ms. Townsend served as Deputy Assistant Attorney General of the United States and previously spent seven years as the founder and director of the Maryland Student Service Alliance where she led the fight to make Maryland the first—and only—state to make service a graduation requirement. She taught foreign policy at the University of Pennsylvania and the University of Maryland, Baltimore County and has been a visiting Fellow at the Kennedy School of Government at Harvard. She has been appointed Special Advisor at the Department of State, is a Woodrow Wilson Fellow and served as the Paul Nitze Senior Fellow at St. Mary’s College. In the mid-1980s, she founded the Robert F. Kennedy Human Rights Award. Ms. Townsend is Chair of the Global Virus Network, a group of the 32 top virology centers from 27 countries. She was Chair of the Institute of Human Virology founded by Dr. Robert Gallo, which treats over 700,000 patients in Africa as part of the PEPFAR program. She is also Chair of the Leadership Center for the Common Good, a three million dollar which conducts community organizing campaigns in low and moderate income communities. An honors graduate of Harvard University, Ms. Townsend received her law degree from the University of New Mexico

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where she was a member of the law review. She has received fourteen honorary degrees. A member of the bar in Maryland, Connecticut and Massachusetts, she is also a certified broker-dealer. The eldest child of the late US Senator and Attorney General, Robert F. Kennedy, and Ethel Kennedy, Ms. Townsend lives in Baltimore.



**DAVID WALKER, FOUNDER, PRESIDENT & CEO**  
**COMEBACK AMERICA INITIATIVE**

Dave is the Founder and CEO of the Comeback America Initiative (CAI). In this capacity he leads CAI's efforts to promote fiscal responsibility and sustainability by engaging the public and assisting key policymakers on a non-partisan basis to help achieve solutions to America's federal, state and local fiscal imbalances. Prior to assuming his current position, he served as the first President and CEO of the Peter G. Peterson Foundation. Previously, Dave served as the seventh Comptroller General of the United States and head of the U.S. Government Accountability Office (GAO) for almost ten years (1998-2008). This was one of Dave's three presidential appointments each by different Presidents during his 15 years of total federal service. Dave also has over 20 years of private sector experience, including approximately 10 years as a Partner and Global Managing Director of Human Capital Services for Arthur Andersen LLP. In addition to his leadership responsibilities at CAI, Dave currently serves on various non-profit boards and advisory groups. He is also a member of the Accounting Hall of Fame, the Trilateral Commission, and the Sons of the American Revolution. Dave has won numerous leadership awards both domestically and internationally. He also has authored three books, with the latest one entitled *Comeback America: Turning the Country Around and Restoring Fiscal Responsibility* (2010), which is National Bestseller. He is a frequent writer and media commentator, and is a subject of the critically acclaimed documentary *I.O.U.S.A.*



**DEBRA WHITMAN, EXECUTIVE VICE PRESIDENT, POLICY, STRATEGY, & INTERNATIONAL AFFAIRS**  
**AARP**

Debra Bailey Whitman is AARP's Executive Vice President, Policy, Strategy and International Affairs. She is an authority on aging issues with extensive experience in national policymaking, domestic and international research, and the political process. She oversees AARP's Public Policy Institute, Office of Policy Integration, Office of International Affairs, and Office of Academic Affairs. She works closely with the board and National Policy Council on a broad agenda to develop AARP policy priorities and make life better for older Americans. An economist, she is a strategic thinker whose career has been dedicated to solving problems affecting economic and health security, and other issues related to population aging. As staff director for the U.S. Senate Special Committee on Aging, she worked to increase retirement security, preserve a strong system of Social Security, lower the cost of health care, protect vulnerable seniors, safeguard consumers, make the pharmaceutical industry more transparent and improve our nation's nursing homes. She has sought bipartisan, fact-based solutions to these and other challenges facing older Americans. She previously worked for the Congressional Research Service as a specialist in the economics of aging. In this capacity, she provided members of Congress and their staff with research and advice, and authored analytical reports describing the economic impacts of current policies affecting older Americans, as well as the distributional and intergenerational effects of legislative proposals. From 2001 to 2003, she served as a Brookings LEGIS Fellow to the Senate Health, Education, Labor and Pensions Committee, working as a health policy adviser to Sen. Edward M. Kennedy. Earlier in her career, she conducted research on savings and retirement for the Social Security Administration, helping to establish the Retirement Research Consortium and serving as the founding editor of the Perspectives section of the Social Security Bulletin. She holds a master's and doctorate in economics from Syracuse University and bachelor's in economics, mathematics and Italian from Gonzaga University.



**JONATHAN WITTER, PRESIDENT, RETAIL & DIRECT BANKING**  
**CAPITAL ONE**

Jon Witter is president of Retail and Direct Banking at Capital One Bank. In this role, Jon provides strategic direction and leadership for the Retail and Direct Banking organization. He is responsible for more than 14,000 Retail and Direct Banking associates, nearly 1,000 branch and office locations, and 2,200 ATMs in California, Connecticut, Delaware, Louisiana, Maryland, Minnesota, New Jersey, New York, Texas, Virginia, Washington and Washington, D.C. He reports to Rich Fairbank, Capital One's chairman and CEO. He also serves as the company's Mid-Atlantic regional president. Jon is a seasoned financial services executive with more than 20 years of experience building profitable products, channels and businesses in the consumer and wholesale financial service sectors. His deep management consulting background comes from serving two years at Deloitte & Touche Consulting Group and later six years as an associate principal at McKinsey & Company, where he specialized in banks, financial services and insurance clients. During this time, Jon focused on a diverse base of large, medium and small banks, insurance companies and other financial services institutions across a wide variety of disciplines. From McKinsey & Company, Jon served as executive vice president and head of general bank distribution at Wachovia. In this capacity, he led Wachovia's non-branch distribution channels (phone, ATM, Internet). In addition, Jon led the deposit and retail credit product teams that managed product features, functionality, services and profitability. He also led the company's branch and network management function that played a major role in new market entries in Texas and California. Following Wachovia, Jon served as managing director and president of Morgan Stanley Private Bank NA and Chief Operating Officer of Morgan Stanley's Retail Banking Group. In this role, Jon was accountable for the strategic direction and overall success of the business, including day-to-day leadership over product management, mortgage, information technology, operations and CRA. Jon received a M.B.A. from the Wharton School of Business, where he was recognized as a Palmer Scholar. He received his B.A. magna cum laude from Vanderbilt University in Economics.

## ASPEN INSTITUTE INITIATIVE ON FINANCIAL SECURITY STAFF



**LISA MENSAH, EXECUTIVE DIRECTOR**

Lisa Mensah is an expert in using financial tools to improve the economic security of the working poor. At Aspen IFS, Ms. Mensah leads a team of financial security experts who study the financial products and public policy solutions that help build wealth from birth to retirement for America's working families. Ms. Mensah began her career in commercial banking at Citibank prior to working 13 years with the Ford Foundation. Serving as Deputy Director of Economic Development for the organization, Ms. Mensah led the Foundation's work in microfinance and women's economic development. She became the leading national funder of individual development accounts (IDAs) – innovative savings accounts structured with matching incentives and personal financial training used to finance homeownership, entrepreneurship and education. Under Ms. Mensah's leadership, IDAs grew from an experiment at a handful of sites to become a tool used by hundreds of community organizations in all 50 states. With a deep interest in solutions to the broad challenges to economic security and financial access, Ms. Mensah is the board chair of the National Academy of Social Insurance, a board member of the Doorways to Dreams (D2D) Fund, in Allston, MA and HOPE Enterprise Corporation, in Jackson, MS. Ms. Mensah holds an M.A. from the Paul H. Nitze School of Advanced International Studies of The Johns Hopkins University and a B.A. from Harvard University.



**SUSAN OCHS, SENIOR FELLOW; COLUMNIST, AMERICAN BANKER**

Susan M. Ochs is an expert in financial services and economic policy. Her senior fellowship is focused on developing best practices in banking for the 21st century. In the public sector, Ms. Ochs has served at the U.S. Department of the Treasury in both the Clinton and Obama Administrations, most recently as Senior Advisor to the head of the Troubled Asset Relief Program (TARP). She has also served as the Economic Advisor to the Governor of New Jersey, as well as Director of Legislative Affairs at the U.S. Securities and Exchange Commission. Her financial industry experience includes Solera Capital, a private equity firm focused on later-stage growth and buyout opportunities, as well as J.P. Morgan Investment Management, where she worked on a global, multi-market portfolio. Ms. Ochs writes a column for American Banker on reform of the financial services industry and is a frequent TV commentator on business issues. She holds an MBA from Harvard Business School and a BA in Economics from Duke University.



**ROBERT WEINBERGER, SENIOR FELLOW**

Robert Weinberger specializes in tax and financial services policy. Mr. Weinberger is the former Vice President for Government Relations for H&R Block, Inc. His responsibilities included liaison with the White House, the Treasury Department, IRS, Congress and business, consumer and public policy groups. Earlier in his career, Mr. Weinberger served in federal and state government – at the White House and Department of Commerce and Transportation, and as General Counsel to the Illinois State Comptroller – before leading government relations and public policy as an executive at Continental Bank, Unilever United States, and finally H&R Block, from which he retired in 2009. Mr. Weinberger graduated from Oberlin College and the University Of Illinois College Of Law. In addition, he studied at the University of Illinois Institute of Government and Public Affairs and at Harvard's Kennedy School of Government.





**COLBY FARBER, SENIOR ASSOCIATE**

Colby Farber manages the day-to-day policy operation of Aspen IFS, with focus on strategic planning, policy analysis, and communications. Ms. Farber is crucial in the design and execution of Aspen IFS events and manages Aspen IFS' digital and print content. In addition, Ms. Farber works on the writing, editing, and publishing of Aspen IFS publications. Previously, Ms. Farber held internships with Citi Private Bank in New York City, and General Electric Finance in Sydney, Australia. Ms. Farber received her B.A. in History and Economics from the University of Pennsylvania.



**PAMELA HORN HALL, FINANCE & ADMINISTRATIVE MANAGER**

Pamela Horn Hall serves as the administrative hub for Aspen IFS and is responsible for grants management and development, accounting and financial management, and human resources functions of the program. She also serves as Executive Assistant to the Executive Director. Prior to joining the Aspen Institute, Ms. Hall served as an independent consultant and provided a wide range of virtual and on-site administrative and operational management support services to start-up and non-profit organizations.



**WILLIAM NYASHA ZICHAWO, FORD FOUNDATION LAW SCHOOL FELLOW**

Will Zichawo assists the Aspen IFS team with research in all areas of their work, including retirement security, tax policy, and savings. In addition, Mr. Zichawo supports the day-to-day program operations. Mr. Zichawo is a rising second-year law student at Yale Law School, where he is the Executive Editor of the Yale Journal of Law & the Humanities and Vice President for Scholarship for the Yale chapter of the American Constitution Society. He graduated in 2010 from Vassar College with a degree in Political Science and minor concentrations in Art History and History.

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