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Speaker Biographies

Michael Bahar, a partner in the Washington DC office of Eversheds Sutherland (US) LLP, is the Co-Leader of the firm's global Cybersecurity and Data Privacy team and a member of the firm's Litigation practice. As former Deputy Legal Advisor to the National Security Council at the White House, former Minority Staff Director and General Counsel for the US House Intelligence Committee, and as a former Active Duty U.S. Navy JAG, Michael provides advice on cybersecurity and privacy, international law and national security law. While with the House Intelligence Committee, he was a lead drafter and negotiator for the Cybersecurity Act of 2015, the USA Freedom Act (which reformed certain key surveillance authorities) and four annual Intelligence Authorization Acts. More recently, he was a leader of the Committee's investigation into the Russian hacking of the 2016 election. Michael offers clients a wealth of knowledge about cybersecurity, information sharing, privacy, crisis management and establishing cybersecurity programs that not only accord with ever-evolving laws and regulations, but that also find business opportunities. He speaks regularly at industry and corporate conferences across the country, as well as on national television. He is widely quoted in the press and is a frequent author. Michael's previous experience also includes serving nearly 10 years on active duty with the Navy's Judge Advocate General (JAG) Corps, where he litigated felony court-martials, dealt with cutting-edge legal issues involving the laws of war, led the capture and investigation of the US Navy's first set of captured pirates in generations, led a team of lawyers deployed to Afghanistan in support of a Special Operations Task Force, and completed two Pentagon tours. He has received two Defense Meritorious Service Medals, six Navy Commendation Medals and one Navy Achievement Medal, in addition to earning his Navy Parachutist Wings.

Pete Bautz is Vice President, Taxes & Retirement Security, at the American Council of Life Insurers. Prior to joining ACLI in 2010, Pete worked for MassMutual for almost 18 years in a variety of capacities, including head of the corporate tax department. He also worked in the office of the IRS Associate Chief Counsel (Corporate), as well as for both law and accounting firms. Pete holds BA and MS (Accounting) degrees from Georgetown and a JD degree from Fordham.

Nicole Becher is Director of Offensive Security at CipherTechs, a global cybersecurity company. She is also a fellow in New America's Cybersecurity Initiative. She specializes in application security, red teaming, penetration testing, malware analysis, and computer forensics. Previously, she worked for a financial regulator, where she developed policies for assessing the cyber-readiness of large and complex financial institutions and drafted the cybersecurity piece of the first regulatory framework for bitcoin and virtual currencies. As an adjunct instructor at New York University, Becher teaches courses on offensive and defensive computer security, network security, web application security, and computer forensics. She is also a chapter leader for OWASP Brooklyn (Open Web Application Security Project). Her research interests include web application security, malware analysis, cryptography, malware economies, cybercrime, and international cyber laws and regulation. Becher is also a fellow of the Madison Policy Forum, a cybersecurity-focused policy group bridging military, government and industry.

Jeff Birnbaum leads a team in Washington and London that gives strategic advice to coalitions, companies and governments about handling the media and issue campaigns. An award-winning journalist, Jeff has worked for the premier news outlets in the United States. His experience includes serving as a White House, congressional and tax reporter for the Wall Street Journal, a senior political correspondent for Time Magazine, Washington bureau chief for Fortune Magazine and a columnist for the Washington Post. He is also the author of four books about Washington including the award-winning "Showdown at Gucci Gulch," which he wrote with Alan S. Murray. In 1994,

he won the Aldo Beckman Memorial Award for his coverage of the White House. At BGR since 2010, Jeff and his team have advised trade associations, multinational corporations, coalitions and foreign governments. He has helped conduct proxy battles, run issue campaigns, design digital communications, manage coalitions, introduce new trade association CEOs and protect clients' reputations during crises. On behalf of a wide range of clients, he has worked with international, national and regional media. Jeff was a longtime contributor to Fox News Channel and is a columnist for the Washington Times, where he served as Managing Editor - Digital, in charge of multimedia and online news. In that role, Jeff helped oversee a newsroom staff of more than 170 and was involved in editing and orchestrating major-story coverage. He also founded a subscriber-based news service directed at industry leaders who want premium information about Washington policy and politics. In addition, Birnbaum oversaw the TV and radio operations. Jeff was a columnist for the Washington Post for more than four years, covering the intersection of business and government. Prior to working at the Post, he spent seven years as the chief of Fortune magazine's Washington bureau and two years as a senior political correspondent for Fortune's sister publication, Time. Before joining Time in 1995, Birnbaum worked for the Wall Street Journal for 16 years. Jeff's latest book, "The Money Men," examines campaign fund-raising and was published in 2000. "Showdown at Gucci Gulch," published in 1987, won the American Political Science Association's coveted Carey McWilliams Award in 1988. In 1992, Jeff's second book, "The Lobbyists," was a Washington Post bestseller. "Madhouse," Jeff's third book, about President Clinton's White House, was published in 1996. As a political analyst for Fox News Channel, Jeff was featured for more than a decade on Fox News' Special Report as one of the show's "Fox All Stars" and on several other Fox News programs as well as the Fox Business Network. He also appeared on Fox News Radio as its political analyst and commented every Monday morning on WBZ radio in Boston. He has also been chairman of the Bryce Harlow Foundation and a member of the board of the National Press Foundation.

Farron Blanc is VP, Innovation Studio at RGAx, Reinsurance Group of America's, incubator. His expertise in product development, and growth, derive from years in developed and emerging insurance markets. He is a partner at SixThirty, a FinTech VC fund, and a mentor at the Global Insurance Accelerator. He was named one of the 20 Insurance Innovators to know by Digital Insurance, and one of the top 35 young executives by Intelligent Insurer in 2017.

John Boehner A former small businessman, John Boehner served as Speaker of the United States House of Representatives for nearly five years (January 2011-October 2015), during which he led the drive for a smaller, less costly, and more accountable federal government. Boehner represented the Eighth Congressional District of Ohio in the U.S. House from 1991 to 2015. He now serves as Senior Strategic Advisor for Squire Patton Boggs LLP, one of the world's foremost law and public policy firms. The son of a bartender and second oldest of 12 brothers and sisters, John grew up mopping floors at the family tavern and playing football at Cincinnati's Moeller High School. While working to pay his way through Xavier University, he met Debbie - his wife of 41 years - and started his own small business. He and Debbie still live in the home where they raised their two daughters, Lindsay and Tricia. John got involved in state and local government after seeing firsthand how high taxes and red tape impact entrepreneurs. Then in 1990, the voters sent John to the U.S. House, where he took a strong stand against pork-barrel spending and, as part of the reform-minded "Gang of Seven," forced the closure of the scandal-ridden House Bank and House Post Office. John's reputation as a reformer grew as he worked alongside then-House Speaker Newt Gingrich (R-GA), helping to craft the historic 1994 Contract with America and helping to lead the effort to enact the first balanced federal budget in a generation. Later, as Chairman of the House Committee on Education & the Workforce, he wrote legislation to expand school choice, strengthen America's pension system, and reform the federal education bureaucracy to demand results for students and parents. Elected as House Majority Leader in 2006 and chosen to become House Republican Leader later that year, Boehner led the opposition to job-crushing proposals such as President Obama's "cap and trade" initiative and ObamaCare while promoting better solutions to the challenges facing American families. On January 5, 2011, Boehner took the gavel as Speaker of the House following the historic 2010 election in which Congressional Republicans, under Boehner's leadership, picked up 63 seats in the U.S. House. Guided by the Pledge to America - a new governing agenda reflecting the priorities of the American people - Speaker Boehner focused on removing government barriers to private-sector job creation and economic growth, addressing the drivers of America's debt, eliminating pork-barrel "earmarks" and reforming Congress, and rebuilding the bonds of trust between the American people and their representatives in Washington. Boehner, who became a first-time grandfather during the summer of 2015, left the United States Congress on October 31, 2015, after nearly 25 years of serving the people of Ohio's 8th Congressional District and the nation. Boehner joined Squire Patton Boggs in the autumn of 2016 as the

firm's Senior Strategic Advisor. In this role, he provides strategic advice to Squire Patton Boggs' clients in the U.S. and abroad, and focuses on global business development.

Catherine Botticelli is a nationally recognized securities enforcement defense attorney, Catherine Botticelli routinely handles high-stakes matters impacting the asset management sector. For the past two decades, Ms. Botticelli has represented financial services firms and corporations, their boards, committees, officers, directors, and employees before the Securities and Exchange Commission, FINRA and various state regulators. She has been recognized as a leading white collar attorney in The Legal 500 (U.S.) since 2009. In 2014, she was also noted for her securities and shareholder litigation practice. She has been listed as a leading attorney in The Best Lawyers in America since 2009 for her work in securities litigation and securities regulation. Clients have told reviewers that she provides "experienced, sage counsel" in defending governmental investigations. Ms. Botticelli has extensive experience conducting internal investigations in the public company and asset management areas and in advising audit and special litigation committees. She has advised numerous asset management firms and mutual fund boards involved in SEC examinations, as well as SEC enforcement matters and internal investigations relating to market timing, revenue sharing, insider trading, distribution in guise, securities lending, valuation, pay-to-play, and conflicts of interest. Of particular note, Ms. Botticelli represented a leading asset management firm before the state attorneys general in Oregon, Maine, Illinois, Texas, New Mexico and Nebraska regarding investments made by those respective states' 529 College Savings Plans in investment products offered by the firm. Ms. Botticelli's work was highlighted in The American Lawyer. She represented an asset management firm in an SEC investigation involving alleged kickback arrangements in which independent contractors allegedly agreed to pay rebates to various mutual-fund companies in order to win lucrative administrative contracts. The investigation was closed without any action taken against the firm. Ms. Botticelli also has advised numerous asset management firms and mutual fund boards involved in SEC examinations, as well as SEC enforcement matters and internal investigations relating to market timing, revenue sharing, insider trading, "distribution in guise", securities lending, valuation, pay-to-play, conflicts of interest and general compliance matters. Ms. Botticelli was the lead attorney in the first case brought by the SEC under the "Pay-to-Play" rule for investment advisers, as well the first case brought by the SEC in the "distribution in guise" investigation. Throughout her career, Ms. Botticelli has lectured and written regularly on enforcement matters and initiatives affecting public companies, as well as the regulatory risks faced by the asset management industry. She is frequently sought for authoritative comment by industry publications. Ms. Botticelli is a graduate of Fordham University (B.A., magna cum laude) and the Fordham University School of Law (J.D., Dean's List, Member of the Fordham International Law Journal). She is a member of the New York, Connecticut and District of Columbia Bars. Ms. Botticelli is admitted to the United States Court of Appeals for the District of Columbia Circuit, the United States Court of Appeals for the Federal Circuit, the United States District Court for the Eastern District of New York, the United States District Court for the Southern District of New York, the United States District Court for the Western District of New York, the United States District Court for the District of Maryland and the United States Court of Federal Claims.

Richard Braun has been in Insurance or Laboratory Medicine for over 20 years. He started at Life of Virginia, later moved to Lincoln National, and was Chief Medical Director at Lincoln Re prior to joining LabOne. He is now Senior Vice President and Medical Director of ExamOne, a Quest Diagnostics subsidiary. He is a past President of the American Academy of Insurance Medicine and is board certified in Internal Medicine and Insurance Medicine. He has written and published numerous articles in the Journal of Insurance Medicine, On the Risk, The Medical Resource, and LabOne's own Insight publication.

JC Brueckner was named to his current position in November 2015, J.C. is responsible for all aspects of SCOR's life reinsurance business in the Americas, including operations in the U.S., Canada and Latin America. He previously had served as Deputy CEO since October 2013, following the acquisition of Generali USA by SCOR. J.C. had served in a variety of roles at Generali USA, including President, Chief Operating Officer and Senior Vice President – Sales, Marketing & Underwriting. Prior to joining Generali USA in 2004, J.C. worked for Transamerica Reinsurance as Vice President – Sales & Market Research. J.C. is a graduate of the University of Iowa and earned his bachelor's degree in business administration. He also holds a Fellow, Life Management Institute designation. He has 30 years of experience in the life reinsurance industry with responsibilities including sales, marketing, risk management, process improvement and executive leadership.

Jessica Buchanan was born in Portland, Oregon, but spent her formative years growing up outside of Cincinnati, Ohio. In 2003, Buchanan moved to the greater Philadelphia area to pursue a degree in education and subsequently began to travel during her summer months, teaching and volunteering in Honduras, South Sudan, Uganda, Kenya and Rwanda. She secured a student teaching position at an international school based in Nairobi, Kenya, and later began teaching full time. After a few years in the classroom, she later moved to Hargeisa, Somaliland, where she worked as a consultant for the United Nations Educational branch, and then later took on the role as Education Advisor for the Danish Demining Group, the Mine Action unit of the Danish Refugee Council. Together with her colleagues, Jessica worked in South Sudan, Somaliland, Somalia and Ugandan communities teaching them the basics of Mine Risk Education, Firearm Safety Education and Conflict Management Education, a job she was doing when she was kidnapped in Galkayo, Somalia, on October 25, 2011. Erik Landemalm was born outside of Stockholm, Sweden and did military service in a special unit of the Swedish Navy as a Conscript Sergeant. He attended the University of Örebro in Sweden and the University of Newcastle in Australia. In early 2006, after having already worked with Somalia issues for various Swedish government agencies, Landemalm moved to Somalia to manage a program working with prison reforms and to set up Human Rights standards for the judiciary sector in the semi-autonomous region of Puntland. While working in Somalia, he also spent time working on programs in Zimbabwe and Kenya for the Swedish NGO, Diakonia. In 2008, Landemalm started managing projects for AWEPA, a European Parliamentary association with a focus on helping the legislative institutions in Somalia, Puntland and the unrecognized self-declared state of Somaliland build up their capacity and infrastructural needs. For his projects achievements in Somaliland, the President of Somaliland, on behalf of their Parliament, gave his project a certificate of appreciation in June 2011. Landemalm and Buchanan have since relocated to the United States and are now living in the Washington DC area where they continue to consult and conduct trainings in areas of International Development, and security related issues. Buchanan also works actively as an ambassador for the Navy SEAL Foundation, a group that aims to support the families of active duty SEALs, as well as provide continued support for the families of SEALs that have died in the line of duty.

Raj Chakraborty is Lincoln Financial Group's chief digital officer, responsible for defining and delivering the next generation of digital capabilities and customer experience for the company. He serves on the company's Senior Management Committee, reporting directly to the CEO, and is also responsible for service operations for individual life, annuities, and shared customer solutions. Chakraborty's work combines his deep experience in technology innovation at MIT and as a successful software entrepreneur, his business strategy background at McKinsey, and his operations leadership skills from Capital One Financial. These experiences have shaped his passion for working with leading companies to change how they operate using emerging and disruptive models. He brings this same passion to Lincoln Financial in the journey to change how work is done, enable new customer experiences, and innovate for the future. Chakraborty partners closely with the business unit leaders to evolve their strategies through digital competencies, and his organization provides the resources to bring these business capabilities to life. He also works in close collaboration with the IT organization which is responsible for delivering the underlying technology. Prior to Lincoln Financial, Chakraborty was a managing director at Accenture, where he worked with large financial institutions to develop and execute enterprise digital strategies. Previously, he was the managing partner at a strategy advisory and investment firm focused on software and analytics new ventures in Silicon Valley. He also held senior advisory roles at McKinsey & Company in their New York office where he worked with executives of financial services clients on issues across strategy, technology innovation, and operations. Prior to that, he was an operations and technology executive with Capital One Financial. Chakraborty has founded and built three successful financial technology startups in big data, online asset management, and securities trade analytics. He is a graduate of MIT, where he conducted research at MIT's Sloan School and the MIT Artificial Intelligence Lab.

Richard Choi has extensive experience advising investment companies, investment advisers, broker-dealers, and life insurance companies on federal and state securities and insurance compliance and regulatory matters. Mr. Choi's experience includes advising investment company boards, independent directors and trustees, and special committees of directors and trustees. He counsels clients on the development and distribution of sophisticated financial products, such as variable annuities, variable life insurance, and face-amount certificates. His experience also includes representation of investment advisers and investment companies in regulatory compliance inspections and examinations, opinions on the availability of 1940 Act exemptions in connection with various types of transactions, and in-house training and education seminars on a variety of regulatory and compliance matters. He has published numerous articles and regularly speaks on federal securities issues

relating to variable insurance products and mutual funds. He has appeared on Bloomberg TV and has been quoted in *Bloomberg*, the *Chicago Tribune*, the *Los Angeles Times*, *National Underwriter*, *U.S. Banker*, the *Wall Street Journal Online*, and other financial and trade publications. Mr. Choi is the securities and investment companies industry group co-leader.

Jonathan de Beer is Senior Adviser to the Director General at the Association of British Insurers. He works across all of the ABI's policy areas and leads the industry's work on Brexit. Jon was previously the ABI's Head of Prudential Regulation, having joined the ABI in 2011. He has led the insurance industry's work on a wide range of policy issues including EU legislation on Solvency II long term investment and global capital standards. He was also responsible for managing the ABI's relationships with regulators in the UK, EU and internationally. Prior to the ABI, Jon was a Senior Campaigns Adviser to the Labour Party and advised the party during the 2010 General Election. He began his career working in a variety of actuarial and risk roles with Allianz and Chubb.

Alane Dent as Acting Senior Vice President, Federal Relations, Mrs. Dent lobbies for the expansion of work-based retirement plans, increased retirement savings opportunities for individuals, and broader utilization of annuity and disability insurance on behalf of the industry. Prior to joining ACLI, Mrs. Dent was Federal Affairs Director for the National Association of Mutual Insurance Companies (NAMIC). Mrs. Dent has also served as Legislative Counsel for The Honorable Earl Pomeroy (D-ND), U.S. House of Representatives and Legislative Analyst for the Social Security Administration, where she was hired as a Presidential Management Intern Fellow. She earned a B.A. in Political Science from Howard University and a J.D. from The Catholic University of America, Columbus School of Law.

Anne Melissa Dowling is an accomplished insurance industry executive with significant private sector, public sector service and board experience. Over the past six years she has served at a high level in state government. In 2015, she was recruited by newly elected Illinois Governor Bruce Rauner as the state's Director of Insurance. She led highly successful regulatory innovations, developing and delivering creative solutions to an ever-expanding set of dynamics driven by technology, globalization, and a historically low interest rate environment. Prior to serving in Illinois, she was appointed as Connecticut's Deputy Commissioner of Insurance by newly elected Governor Malloy's administration in 2011. Her portfolio included virtually every domestic regulatory issue effecting the insurance industry. Over three years, she led successful initiatives in such diverse areas as healthcare, financial services and consumer outreach. In 2014, she was Connecticut's Acting Commissioner of Insurance, leaving the post in 2015. Ms. Dowling had a highly successful career in domestic and international insurance investment and operating divisions which included executive roles with Massachusetts Mutual (MMG), Aetna, and Travelers. She grew the Institutional Insurance Division of MMG from startup to \$13 billion in assets under management. Anne Melissa has significant governance experience. Among her current related activities is service on the Prosperity Life, SBLI and Shenandoah Life boards of directors and as an Advisory Board Member for the North American Connected Insurance Observatory, (a think tank formed in 2016 and dedicated to engaging the insurance industry and innovation leaders around automated vehicles) As well as serving as an advisory board member to Carpe Data (a predictive data analytics company in the insurance space) and serving as a Senior Advisor to Weiss Multi Strategy Advisors LLC. For a period of five years she served as Director of Spectranetics Corporation (Nasdaq, SPNC) on its Audit, Executive, Compensation and Nominating and Governance committees. She has also served on several non-profit and educational boards of trustees including The Hartford Public Library (President), Amherst College, The University of Connecticut Foundation and Miss Porter's School, amongst others. She is a Chartered Financial Analyst (CFA). Anne Melissa is a graduate of Amherst College and the Columbia University School of Business.

Alexander Dye is a Partner for Corporate & Financial Services, Willkie Farr & Gallagher, LLP, and Co-Chair of the Corporate Insurance Group. He specializes in M&A and capital markets transactions in the insurance industry. He regularly advises on acquisitions of public and private companies, auctions, asset acquisitions and dispositions. Mr. Dye also advises insurers and underwriters in public and private offerings of debt, quality and hybrid securities. Mr. Dye represents strategic companies, private equity firms and financial advisers in a wide range of mergers and acquisitions transactions in the insurance industry. His practice covers life, property-casualty, financial guaranty, mortgage and health insurers in the United States and abroad. He has advised on purchases and sales of public and private companies, sales processes on both the buy-and-sell side, cross-border transactions, and contested acquisitions. Mr. Dye has significant experience advising insurance companies on defensive measures, including the implementation of the insurance regulatory defense. Mr. Dye represents issuers and underwriters in a wide

variety of capital markets transactions, including IPOs, offerings of equity, convertible debt, surplus notes and preferred stock, and Rule 144A offerings. Mr. Dye regularly advises insurance companies on disclosure issues unique to the insurance industry.

Mike Emerson Michael L. Emerson is Executive Vice President, Head of U.S. and Latin and South American Markets for RGA Reinsurance Company (RGA). He oversees traditional business operations in these markets, which in the U.S. includes Mortality, Long-Term Care and Group Reinsurance. Mike joined RGA in 2010 as part of the acquisition of ING Reinsurance. He had been with ING and its predecessor company, ReliaStar (acquired by ING in 2000) since 1997. He led ING's group reinsurance business from 2002, and its individual business from 2003 until its 2004 sale to Scottish Re. Previously, Mike was Senior Vice President and Chief Actuary for Mid America Mutual Life Insurance Company, and also spent several years with Deloitte, providing actuarial and financial consulting to life insurance companies. He received his Bachelor of Science in Business Administration (B.S.B.A.) degree in Accounting from the University of Wisconsin – Milwaukee. He also received an M.B.A. degree in Accounting and a Master of Science (M.S.) degree in Actuarial Sciences, both from the University of Wisconsin – Madison. He is a Fellow of the Society of Actuaries (FSA), a Member of the American Academy of Actuaries (MAAA) and a Certified Public Accountant (CPA) (inactive).

Bruce Ferguson serves as Senior Vice President, State Relations Department. Bruce oversees the ACLI's legislative and regulatory advocacy efforts in the states and before such organizations as the National Association of Insurance Commissioners, National Conference of Insurance Legislators, National Conference of State Legislatures and the National Governors Association. Bruce also leads the ACLI's efforts to modernize the state-based system of insurance regulation, working with both industry and government stakeholders to enhance the uniformity and efficiency of our nation's insurance regulatory system. Over his career, Bruce covered legislative and regulatory affairs in almost half the states. A native Michigander, Bruce, his wife Patty and their sons currently reside in Silver Spring, Maryland.

Paige Freeman is currently serves as the Chief Legal Officer for the U.S. Life Reinsurance operations of Munich Re and is a member of the company's executive leadership team. In addition to serving as the Chief Legal Officer, Paige is responsible for corporate governance, compliance, government affairs on both the state and federal levels, the company's Treaty Department and the purchase and maintenance of the company's insurance programs. Prior to joining Munich Re, Paige practiced law in private firms where she focused on the representation of regulated entities in mergers and acquisitions, and legislative, regulatory and corporate matters. She was an associate with the law firms of Heyman and Sizemore, LLP and Troutman Sanders LLP where she was named partner in 2001. Prior to working in the private sector, Paige served as an enforcement attorney in the Georgia Insurance Department. Paige is a graduate of the University of Georgia, Terry College of Business where she received a Bachelor of Business Administration in risk management and insurance and the University of Georgia School of Law where she received her Juris Doctor. Paige is a member of the State Bar of Georgia and a member of the Association of Life Insurance Counsel where she served on the Board of Governors from 2008 to 2012. She also participates on the Life Committee of the Reinsurance Association of America for which she served as chairman in 2008 and 2009, and again, in 2017 and on the Reinsurance Committee of the American Council of Life Insurers for which she served as chairman in 2006 and 2007 and will serve as chairman again in 2018 and 2019. In 2014, Paige was recognized as one of the top 50 women in the insurance industry by Reactions magazine.

Jigar Gandhi is a Counsel at the American Council of Life Insurers where he handles issues related to cybersecurity, data analytics, and innovation. Prior to his current position, he was a Regulatory Affairs Counsel for the Financial Services Institute. Prior to that, he was a Regulatory Analyst for the Financial Industry Regulatory Authority (FINRA). Jigar received his J.D. from the American University, Washington College of Law and his B.A. from Binghamton University.

Eric Goldstein serves as Managing Director and Head of JPMorgan's North American Insurance Mergers and Acquisitions practice. Mr. Goldstein joined JPMorgan's Insurance Investment Banking Group in 1998 and has led a broad range of advisory and capital raising assignments for insurance clients, including most recently: TIAA's \$2.6bn acquisition of Everbank, White Mountain's \$2.6bn sale of Sirius Re to CMI, Aegon's \$600mm sale of its Canadian life business to Wilton Re/ CPP, Standard Life's \$Cdn 4.0bn sale of its Canadian life/retirement business to Manulife, TIAA's \$6.25bn acquisition of asset manager Nuveen, Orix's \$900mm acquisition of Hartford Japan,

Tower Group's \$175mm sale to ACP Re, HCC's acquisition of ProAg, Genstar's sale of insurance broker Confie Seguros to York Capital, AIG's \$4.8bn sale of Star/Edison to Prudential Financial, Hartford Financial's \$3.3bn capital raise to repay TARP, Old Mutual's \$350mm sale of its US Life business to Harbinger Group, Ameriprise's \$1.0bn acquisition of Columbia Asset Management, IPC Re's \$1.7bn merger with Validus, and AIG's sale of its Canadian life insurer to the Bank of Montreal. Prior to joining JPMorgan, Mr. Goldstein was a consultant with McKinsey & Co. in the firm's Financial Institutions Practice. While at McKinsey, Mr. Goldstein advised insurance companies and banks on both strategic and operational issues. Mr. Goldstein received his JD degree from Yale Law School and his undergraduate degree from Harvard University.

Jaime Hale is Ladder's CEO and Co-Founder. He believes life insurance is a fundamentally great product for families and communities and so built Ladder to be the instant, simple, and smart way to insure your life. Prior to co-founding Ladder, Jamie was Partner at Aldenwood Capital and at Oak Hill Investment Management, a premier family office with over \$12 billion in assets. He also worked at NextCard, pioneering instant credit and the first 'internet enabled' Visa card. Jamie is a graduate of Bowdoin College and Harvard Business School.

Mark Halperin has covered every American election since 1988. He is a creator, executive producer and co-host of Showtime's political documentary series that followed the 2016 presidential campaigns, *The Circus*, which returned in early 2017 to cover the Trump Administration and the nation's reaction to it. Halperin is also a senior political analyst for NBC News and MSNBC, and appears regularly on MSNBC's *Morning Joe* and *Today*. He served as managing editor of Bloomberg Politics and host of Bloomberg TV and MSNBC's *With All Due Respect* during the 2016 election cycle, and is the most frequent guest in the history of PBS' *Charlie Rose*. Prior to joining Bloomberg in 2014, Halperin served as editor-at-large and senior political analyst for *TIME*, covering politics, elections and government for the magazine and TIME.com. He was also the creator and author of TIME.com's "The Page," a news and analysis tip sheet reporting on current political stories, campaign ads, TV clips, videos and campaign reactions from every news source, along with Halperin's own analysis. He is the co-author of *New York Times* bestsellers *Double Down: Game Change 2012* (2013) and *Game Change: Obama and the Clintons, McCain and Palin, and the Race of a Lifetime* (2010); author of *The Undecided Voter's Guide to the Next President* (2007); and co-author of *The Way to Win: Taking the White House in 2008* (2006). *Game Change* received wide acclaim and HBO Films adapted the book for a movie, which debuted in March 2012 to an impressive 2.1 million viewers, making it one of HBO's most-watched original movies ever. The film won five Emmy Awards and three Golden Globes, including outstanding TV movie or miniseries. Halperin is at work on the third *Game Change* installment, for a planned early 2018 publication. HBO has also acquired the rights to the forthcoming book, for a planned mini series by the same creative team who made the first *Game Change* movie. Prior to joining *TIME* in April 2007, Halperin worked at ABC News for nearly 20 years, where he covered five presidential elections and served as political director from November 1997 to April 2007. In that role, he was responsible for political reporting and planning for the network's television, radio and Internet coverage. He also appeared regularly on TV and radio as a correspondent and analyst, contributing commentary and reporting during election night coverage, presidential inaugurations, and State of the Union speeches. At ABC, Halperin reported on every major American political story, including working as a full-time reporter covering the Clinton presidential campaign in 1992 and the Clinton White House. He also covered major non-political stories, such as the O.J. Simpson criminal trial and the Oklahoma City bombing. Additionally, Halperin founded and edited "The Note" on abcnews.com, which was characterized as the most influential daily tip sheet in American politics by publications including *The New Yorker*, *The New York Times*, *The Wall Street Journal* and *Vanity Fair*. Halperin received his BA from Harvard University.

Richard Hieb is the former NASA Astronaut. After graduating from the University of Colorado in 1979, Mr. Hieb came directly to NASA to work in crew procedures development and crew activity planning. He worked in the Mission Control Center on the ascent team for STS-1, and during rendezvous phases on numerous subsequent flights. He has an extensive background in on-orbit procedures development, particularly in rendezvous and proximity operations. Selected by NASA in June 1985, Mr. Hieb became an astronaut in July 1986, qualified for assignment as a mission specialist on future Space Shuttle flight crews. Since then he has held a variety of technical assignments including launch support activities at Kennedy Space Center, and has served in both the Mission Development Branch and in the Operations Development Branch of the Astronaut Office. He supported the STS-26 mission as a part of the close-out crew prior to launch and as a part of the change-out crew just after landing. A veteran of three space flights, Mr. Hieb flew on STS-39 in 1991, STS-49 in 1992, and STS-65 in 1994. He has logged over 750 hours in space, including over 17 hours of EVA (space walk). Mr. Hieb first flew on the crew of STS-39, an unclassified Department of Defense mission which launched on April 28, 1991 from the

Kennedy Space Center in Florida. During the mission, he was responsible for operating the Infrared Background Signature Satellite (IBSS) from within the payload bay, on the Remote Manipulator System (RMS) and as a free-flying satellite. He also operated the RMS to release the IBSS, and then to retrieve the IBSS a day and a half later. After 134 orbits of the Earth which covered 3.5 million miles and lasted just over 199 hours, the crew landed at Kennedy Space Center, Florida, on May 6, 1991. Mr. Hieb was also a mission specialist on the crew of STS-49, the maiden voyage of the new Space Shuttle Endeavour, which launched from the Kennedy Space Center, Florida, on May 7, 1992. During that mission, Hieb along with astronaut Pierre Thuot, performed three space walks which resulted in the capture and repair of the stranded Intelsat VI F3 communications satellite. The third space walk, which also included astronaut Tom Akers, was the first ever three-person space walk. This 8 hour and 29 minute spacewalk, the longest in history, broke a twenty year old record that was held by Apollo 17 astronauts. The mission concluded on May 16, 1992 with a landing at Edwards Air Force Base, California, after orbiting the Earth 141 times in 213 hours and traveling 3.7 million miles. Mr. Hieb was the payload commander on the second flight of the International Microgravity Laboratory (IML-2) on Space Shuttle Mission STS-65. The mission launched from Kennedy Space Center in Florida on July 8, 1994, and returned there on July 23, 1994, setting a new flight duration record for the Space Shuttle program. During the 15-day flight the crew conducted more than 80 experiments focusing on materials and life sciences research in microgravity. The mission was accomplished in 236 orbits of the Earth, traveling 6.1 million miles.

Adam Hodes is Executive Vice President and Global Head of Mergers & Acquisitions at MetLife, Inc. and oversees a team of professionals that are focused on identifying and executing strategic transactions including acquisitions, divestitures, joint ventures and strategic investments. He has overseen the acquisitions of AFP Provida in Chile from BBVA, the life and pension operations in Romania, Czech Republic and Hungary from Aviva, a controlling interest in AmLife Insurance in Malaysia from AmBank, Logan Circle from Fortress Investment Group, and sale of MPCG to MassMutual. Mr. Hodes joined MetLife in September 2011. Prior to joining MetLife, Mr. Hodes was Managing Director in the Investment Banking Department of Credit Suisse Securities, LLC, where he focused on Mergers and Acquisitions for financial institutions. He joined Credit Suisse in 2006 and was also a member of the company's Fairness and Opinion Committee. Mr. Hodes has previously held leadership roles in Strategic Planning and M&A at WellChoice, Inc. and CNA Financial Corporation. Earlier in his career, he worked in the Financial Institutions Groups at Donaldson, Lufkin & Jenrette Securities Corporation and Salomon Brothers Inc. Mr. Hodes received a J.D. degree from Columbia University Law School and a B.S. degree in Economics from The Wharton School of the University of Pennsylvania.

Lou Holtz has established himself as one of the most successful college football coaches of all time. Born Louis Leo Holtz, he grew up in East Liverpool, Ohio, just up the Ohio River from his birthplace of Follansbee, West Virginia. He graduated from East Liverpool High School, earned a Bachelor of Science degree in History from Kent State in 1959 and a master's degree from Iowa in Arts and Education in 1961. He played linebacker at Kent State for two seasons before an injury ended his career. While at Kent State, he was a member of the Reserve Officer Training Corps (ROTC) and served as a First Lieutenant in the United States Army. He has received 14 honorary doctorate degrees. In 2015, Holtz joined SiriusXM where he now shares his passions for college football and golf with listeners, discusses the latest news and events, and shares his own insight, knowledge and personal stories. Holtz takes calls from listeners on The Playbook with Jack Arute, hosts the SiriusXM College Football Tailgate Show with Jason Horowitz and Phil Savage, and hosts the new show, Holtz in One, alongside Fred Albers. Holtz is the only coach in the history of college football to: 1) Take 6 different teams to a bowl game. 2) Win 5 bowl games with different teams. 3) To have 4 different college teams ranked in the final Top 20 poll. Despite never inheriting a winning team, he compiled a 243-127-7 career record that ranked him third in victories among active coaches and eighth in winning percentage. His 12 career postseason bowl victories ranked him fifth on the all-time list. Holtz was recently selected for the College Football Hall of Fame, class of 2008, which places him in an elite group of just over 800 individuals in the history of football who have earned this distinction. In April of 2012, Coach Holtz was inducted into the Cotton Bowl Hall of Fame. The Follansbee, West Virginia, native became the 27th head coach of Notre Dame following two seasons at Minnesota (1984 to 85), seven at Arkansas (1977 to 83), four at North Carolina State (1972 to 75) and three at William & Mary (1969 to 71). He spent the 1976 season as head coach of the New York Jets of the National Football League. Twenty-one of the 26 collegiate teams under his direction have earned post-season bowl invitations—and 14 have finished in the final AP top 20, eight in the top 10 (not including the 1995 finish in that category). Holtz's head-coaching career began in 1969 at William & Mary at age 32. His second team in 1970 won the Southern Conference title and advanced to play 15-ranked Toledo in

the Tangerine Bowl in the only postseason appearance in the history of the school. Holtz's stab at professional football—between his tenures at North Carolina State and Arkansas produced a 3-10 record. He resigned the week of the Jets' final regular season game. Before becoming head coach at William & Mary in 1969, Holtz served as an assistant coach at Iowa (freshmen, 1960), William & Mary (offensive backs, 1961 to 63), Connecticut (defensive backs, 1964 to 65), South Carolina (defensive backs, 1966 to 67) and Ohio State (defensive backs, 1968). The Buckeyes won the national championship in 1968 in his one season on the Ohio State staff. He worked under such respected coaches as Forest Evashevski at Iowa, Rick Foranzo at Connecticut, Paul Dietzel at South Carolina and Woody Hayes at Ohio State. When Holtz took over as Notre Dame's 27th head football coach back in November of 1985, he brought with him a wellproven reputation as a fixer of football programs following a series of spectacular repair jobs at William & Mary, North Carolina State, Arkansas and Minnesota. Twenty-six seasons as a collegiate head coach earned Holtz a sterling reputation for turning pretenders into contenders—for taking football programs and elevating them a level or two on their way to the top 20. But nowhere has he done this as impressively than at Notre Dame. He enhanced that track record quickly, needing only two years to put the Fighting Irish back into a major post-season bowl game for the first time in seven seasons. Holtz proved he could take the Irish back to the ranks of college football's elite and keep them there on a consistent basis. He also has developed a well-earned reputation as an expert when it comes to knocking off highly ranked opponents. That ability has been particularly well displayed in bowl games, with his team recording wins on January 1 in five of the last seven seasons against teams with a combined record of 74-4-1, all of them ranked seventh or higher in the Associated Press poll. In his 11 seasons at Notre Dame, Holtz chalked up more victories than the number accumulated by Parseghian, Rockne or Leahy in their first 11 years on the job. Including the consensus national championship in 1988, a record 23-game winning streak that ranks as the longest in Notre Dame history. An overall 100-30-2 mark during those eleven years—his accomplishments nonetheless have positioned him alongside those Fighting Irish coaching legends. When the Fighting Irish met Florida in the 1996 Orange Bowl, it was the ninth straight year Holtz had taken Notre Dame to the traditional January post-season bowls (Cotton Bowl following 1987, 1992 and 1993 campaigns, Fiesta in 1988 and 1994, Orange in 1989, 1990 and 1995, Sugar in 1991). This is something that no other coach in the country has matched. Holtz is the 2008 recipient of the Notre Dame Monogram Club's highest honor, the Moose Krause Distinguished Service Award. After his departure from Notre Dame following the 1996 season, he joined CBS Sports' *College Football Today* for two seasons as a sports analyst and worked with United States Filter (a global provider of water treatment) as a customer relations spokesman. From there he went on to be head coach at the University of South Carolina for six seasons from 1999-2004 where he led the Gamecocks to back-to-back January 1 bowl games for the first time in the history of the school and defeated Ohio State in consecutive bowl appearances. Holtz served as a college football studio analyst on ESPN from 2004-2015. He appeared on ESPNEWS', ESPN *College GameDay* programs, *SportsCenter* as well as an on-site analyst for college football games. Holtz has authored three *New York Times* best-selling books *The Fighting Spirit* that chronicled Notre Dame's 1988 championship season and *Winning Everyday: A Game Plan For Success* (August 1998), which has been published in several languages. His latest book which was released August 15, 2006 is *Wins, Losses and Lessons*, an autobiography of his life and the lessons he has learned, and is also a best seller. Additionally, he has produced three highly acclaimed motivational videos: *Do Right, Do Right II*, and *If Enough People Care*. The Lou Holtz Hall of Fame opened in East Liverpool, Ohio in July 1998. And he recently released his latest video, *Do Right 20 Years Later*. The Walter Camp Football Foundation, an award that is presented annually to an individual who has attained a measure of success and been a leader in his chosen profession, named Lou Holtz 1998's "Man of the Year". This is the second time Coach Holtz has been saluted by the organization named for the legendary Father of American Football. In 1977, while in Arkansas, he was named Coach of the Year.

Gary Hughes, Executive Vice President & General Counsel, joined the American Council of Life Insurers in 1977 after spending four years with the Securities and Exchange Commission in the Divisions of Corporation Finance and Investment Management. He headed the ACLI's Securities and Banking Department from 1981 to 1998, and in that capacity represented life insurance companies in the areas of federal securities laws, the integration of banking and insurance, and financial services in general. Mr. Hughes was appointed ACLI General Counsel in 1998, Senior Vice President & General Counsel in 1999, Executive Vice President & General Counsel in 2004, and served as Acting President in 2002. He received his B.A. *cum laude* from Principia College and his J.D. from the College of William and Mary. He is a member of the Virginia and American Bar Associations, and serves on the ABA's Committee on Developments in Investment Services, Committee on Consumer Financial Services, and Committee on Insurance Regulation. He is also a past President of the Board of Governors of the Association of Life Insurance Counsel (ALIC) and past Chairman of the ALIC's Securities Section.

Ron Insana is a contributor to CNBC and MSNBC, where he discusses the most pressing economic and market issues of the day. He also delivers *The Market Scoreboard Report* to radio stations around the country. He has written for *Money* magazine and *USA Today* and has hosted two nationally syndicated radio programs. In addition to his work as a business journalist, Insana was the CEO of Insana Capital Partners, from 2006-2008, which, at its peak, managed the \$125 million Insana Capital Partners "Legends Fund." For nearly three decades, Insana has been a highly respected business journalist and money manager, who began his career at the Financial News Network in 1984 and joined CNBC when FNN and CNBC merged in 1991. Insana is well-known for his high-profile interviews, which included Presidents Clinton and Bush; billionaire investors Warren Buffett, George Soros and Julian Robertson, among others; captains of industry from Bill Gates to Jack Welch and to the late Steve Jobs, top economists, analysts and global heads of state, from Former Soviet leader, Mikhail Gorbachev, to Jordan's current Queen, Rania. Insana was named one of the "Top 100 Business News Journalists of the 20th Century" and was nominated for a news and documentary Emmy for his role in NBC's coverage of 9/11.

Carole Jackson is a Principal in Mercer's *When Women Thrive, Businesses Thrive* practice and leads the team that designs, develops, and delivers business solutions around our gender diversity research. Carole has more than 15 years of experience in the HR consulting industry, with a strong background in industrial organizational psychology and business development. Prior to joining Mercer in 2014, she spent several years at Bersin & Associates (now Bersin by Deloitte) and TalentKeepers where she worked with organizations to understand their talent-related challenges and opportunities and implement integrated HR solutions to drive business results. Carole is an alumna of the University of Florida and the University of Central Florida.

Melanie James is a Partner within the London Corporate Insurance Group of DLA Piper. Melanie has over 17 years' experience in (re)insurance transactional and regulatory matters, gained both in-house and in private practice. Melanie focuses on corporate insurance and advises on all aspects of non-contentious insurance matters. She regularly advises on complex cross-border insurance and reinsurance mergers and acquisitions, joint ventures, reorganisations (including SE and cross border mergers), portfolio transfers and the structuring, formation and licensing of insurance and reinsurance platforms across Europe. Melanie also advises on PRA, FCA and Lloyd's regulation and other corporate matters, including reinsurance transactions, bancassurance, capital structuring and Lloyd's capacity offers and auctions. Prior to joining DLA Piper, Melanie spent eight years within the Corporate Insurance Group of Dewey & LeBoeuf and was, prior to joining Dewey & LeBoeuf, Head of Operations and a Director of a Lloyd's Broker in the City of London.

Ken Johnson Ken Johnson is senior director at A.M. Best, an independent insurance information and rating service provider. Since joining A.M. Best in 2009, Ken has held various positions, including heading up the corporate research function before returning to the life/health ratings division in his current capacity. He currently is responsible for managing a team of senior financial analysts/team leaders in the role of preparing financial rating recommendations for the life/annuity industry. Ken also is a co-chair and standing member of the A.M. Best rating committee for life/health companies, and serves on various internal working groups, including assisting with investment analysis. While heading up the research team, he was responsible for the creation and production of global research, creating various analytical rating tools, and the publication of *Best's Journal*, a publication covering external research topics. Prior to his move to the research team, Ken had direct ratings responsibility for a portfolio of life and annuity insurance companies based throughout the United States. Before joining A.M. Best, Ken served as a senior vice president at HSBC Securities, (USA) Inc. where he helped develop their U.S.-based Insurance Corporate Finance function, including the development of the bank's internal rating system used for insurance companies. He was also responsible for developing and managing ongoing relationships with large investment-grade life and property/casualty insurers marketing advisory services with respect to capital market, investment and risk management solutions. Prior to HSBC, he served more than 16 years at Chase Manhattan Bank, with more than 11 years directly covering the insurance industry in various capacities. With more than 20 years of experience in the financial services sector, Ken has extensive insurance industry experience specializing in the analysis of investment portfolios and capital structure, cash flow projections, asset/liability matching and Statutory/GAAP reporting. Ken was formally credit-trained through Chase Manhattan's MBA Credit Training Program. He holds a Chartered Financial Analyst (CFA) designation, as well as the Chartered Alternative Investment Asset (CAIA) and Financial Risk Manager (FRM) designations. He received his master's degree in bank finance from Fairleigh Dickinson University, and also received a Bachelor of Science degree in accounting from Herbert H. Lehman College.

Jim Jorden is Chair, Life Insurance Industry Group for Carlton Fields Jorden Burt. Mr. Jorden represents many of the country's largest financial institutions in securities, corporate, and pension litigation. He is experienced in national class action litigation, having served as lead or associate counsel in over 100 securities, insurance, RICO, and other class actions. Over the past 20 years, he has also been lead trial counsel in more than 50 individual cases in federal and state courts throughout the United States. He has argued before the United States Supreme Court, eight of the U.S. circuit courts, and numerous state courts of appeal. Mr. Jorden recently served as lead counsel in defending a nationwide class action case in the United States District Court in Minneapolis. The case involved allegations of misrepresentations in marketing materials relating to certain annuity products purchased during a seven-year period beginning in 2000. It expanded to other sales policies and practices, and grew to be one of the largest class actions against an insurance company, implicating over 400,000 policies. After a three-week trial, the jury returned a defense verdict, finding that the insurer's conduct had not caused loss or damage to any class member. He served as lead counsel during a six-week jury trial involving a complex joint venture contract dispute in Tennessee, which resulted in a defense verdict and a counterclaim award for his financial institution client in excess of \$70 million. He also defeated class certification, in both the District Court and the 4th Circuit Court of Appeals in a suit alleging policy rate discrimination against more than 1.4 million putative class members (*Thorn v. Jefferson Pilot Life Insurance Co.*, 445.F.3d 311 (4th Cir. 2006)). Mr. Jorden is currently serving as lead defense counsel in several multi-district litigation proceedings involving the sale of annuities. He has also served as lead defense counsel in six of the most significant Federal Court of Appeals and state Supreme Court victories involving class actions in the life insurance industry. In addition to his litigation practice, Mr. Jorden represents his insurance company clients in numerous state and federal regulatory hearings and multi-state market conduct examinations. He is co-author of the "Trial Preparation and Presentations" chapter of the Thompson Reuters seven volume treatise on *Successful Partnering Between Inside and Outside Counsel* (2012). He is also the co-author of the *Handbook on ERISA Litigation* published by Wolters Kluwer Law & Business/Aspen Publishers (1992)(4th ed. 2015), and has lectured widely on corporate, securities and employee benefit litigation and authored numerous articles on class actions and trial practice. Mr. Jorden is a Fellow in the Litigation Counsel of America. He is also chair of the firm's life insurance industry group.

Dirk Kempthorne was appointed president and CEO of the American Council of Life Insurers (ACLI) in November 2010 after an impressive career in public service. As president and CEO of ACLI, Governor Kempthorne is the chief representative and spokesman for the life insurance industry before Congress, the administration, in all state capitals, and in the international arena. ACLI's more than 300 legal reserve life insurer and fraternal benefit society member companies account for over 90 percent of the assets and premiums of the U.S life insurance and annuity industry. Governor Kempthorne's focus is on the important role life insurers play in providing financial and retirement security to many millions of American families. His efforts help shape public policies that make it easier for families to manage risk and ensure they have protection, long-term savings, and guaranteed income-for-life options in retirement. He graduated from the University of Idaho in 1975 with a Bachelor of Arts degree in Political Science. Governor Kempthorne began his commitment to public service in 1985, when he was elected Mayor of the City of Boise, Idaho. After serving seven years as Mayor, he was elected to the United States Senate in 1993. With Idaho issues close to his heart, he left the Senate after one term and was elected Governor of Idaho in 1998, and was easily re-elected for a second term in 2002. While serving as Governor, Kempthorne made improving education, especially early childhood education, a priority. In 2006, Governor Kempthorne returned to Washington, D.C. to serve President George W. Bush as the 49th Secretary of the Interior, charged with resurrecting the Department's tradition of responsible stewardship of public lands. In this role, Governor Kempthorne managed 20 percent of U.S. lands with an annual budget of \$18 billion. While in the U.S. Senate, he authored two strong bipartisan bills on state mandates and safe drinking water that were signed into law by President Bill Clinton and remain

enacted today. Governor Kempthorne also understands the importance of international partners to U.S. prosperity, and has led numerous trade missions and delegations to key trading nations such as Japan, China, Korea, and Costa Rica. In addition to his accomplishments as a public servant, Governor Kempthorne has served as Chairman of the National Governors Association and the Western Governors Association, and President of the Council of State Governments. In 2006, Governor Kempthorne returned to Washington, D.C. to serve President George W. Bush as the 49th Secretary of the Interior, charged with resurrecting the Department's tradition of responsible stewardship of public lands. In this role, Governor Kempthorne managed 20 percent of U.S. lands with an annual budget of \$18 billion. Governor Kempthorne has proven himself to be a leader unbound by political affiliation. While in the U.S. Senate, he authored two strong bipartisan bills on state mandates and safe drinking water that were signed into law by President Bill Clinton and remain enacted today. Governor Kempthorne also understands the importance of international partners to U.S. prosperity, and has led numerous trade missions and delegations to key trading nations such as Japan, China, Korea, and Costa Rica.

Kris Kersey is a Director in PwC Advisory's Emerging Technologies and New Services practice focusing on digital transformation and helping to lead PwC's Blockchain/Distributed Ledger service offerings. Over the last 17 years, he has advised major organizations in public sector, consumer and industrial products, technology, media and financial services firms in areas such as digital business and technology strategies, operating model design and implementation, performance reengineering and measurement, and large-scale program management/transformation. Kris holds a dual master's degree from Carnegie Mellon University's Tepper School of Business and the H.J. Heinz School of Public Policy and Management.

Edward Kohlberg is an associate director in the life/health division of A.M. Best. As a primary analyst and a team leader, Ed maintains a diverse portfolio of small, medium and large-size stock and mutual life and annuity insurers that are located in Canada and the United States. Ed also regularly presents at the A.M. Best Canadian Market Briefing conference and has been involved with numerous other A.M. Best industry publications, research reports and special projects. Ed has been with A.M. Best for more than seven years as a ratings analyst. Prior to joining A.M. Best, Ed was an auditor for six years with the insurance practice of PricewaterhouseCoopers out of their New York City office. Ed has a Bachelor's degree in information technology from Rutgers University and a Master's in accountancy and MBA from Northeastern University. He is also a certified public accountant and has achieved a Fellow, Life Management Institute designation and the Chartered Life Underwriter designation.

Erez Liebermann is Prudential's chief counsel on cybersecurity and privacy matters. He leads a team on a wide range of cybersecurity and privacy legal, policy and investigative matters. Erez serves as primary counsel to the Chief Information Security Officer and IT Risk on information security matters. In this role, Erez also oversees the Hitech Investigations Unit. Together with the Information Security Office and IT Risk, Erez works closely to review the enterprise's cybersecurity program and update executive management on the enterprise's program. Erez also serves as a point of contact to regulators and law enforcement on cyber security matters and provides updates to the enterprise on the regulatory and threat landscape. Since joining Prudential in 2014, Erez has also worked on response planning for a cybersecurity and privacy incidents including technical and business oriented tabletop exercises. Through his work with the Hitech Investigations Unit, Erez oversees investigations into cyber incident response, cyber crimes, privacy breaches, and intellectual property theft, as well as E-Discovery production and computer forensics. Erez previously led Prudential's Corporate Investigations Division (CID), which consists of attorneys and investigators responsible for investigations relating to internal and external fraud, regulatory matters, employee misconduct, and sales practice. Prior to joining Prudential Financial in February 2014, Erez spent 10 years as a federal prosecutor. He served as Deputy Chief of the Criminal Division at the U.S. Attorney's Office, District of New Jersey, and Chief of the Computer Hacking and Intellectual Property Section. Additionally, Erez oversaw the white collar units, including Economic Crimes, National Security, Healthcare and Money Laundering. He was the lead prosecutor on numerous cyber, securities, and fraud matters, including *United States v. Drinkman*, the largest data breach investigation and prosecution to date, involving the theft of over 60,000,000 credit and debit card numbers. Albert Gonzalez was sentenced to 20 years imprisonment for his role in the conspiracy. Erez is the recipient of the 2010 Attorney General's Award for Distinguished Service as well as letters of recognition from the Director of the Federal Bureau of Investigations. He is the recipient of the 2013 Prosecutor of the Year Award by the Federal Law Enforcement Foundation. Erez and is a frequent lecturer on cybercrime,

privacy, and fraud. He previously taught Cybercrime Law at Rutgers University School of Law. He graduated from the University of Virginia with a degree in Aerospace Engineering. He received his law degree from Columbia University Law School.

Marilyn Lion is a member of the Corporate Department and the Financial Institutions Group. She focuses on corporate transactions in the insurance industry, including mergers and acquisitions and financing transactions, as well as insurance and reinsurance regulatory matters. Ms. Lion is also the Chairperson of the New York State Bar Associate Insurance Law Committee. Ms. Lion is recognized as an Up and Coming lawyer for Insurance: Transactional & Regulatory in New York in Chambers USA (2017), in which clients call her “one of the smartest lawyers I have ever had the pleasure of working with.” She is also recognized as a Next Generation Lawyer for insurance in The Legal 500 US (2017), which notes that she has “very deep insurance industry expertise.” She was named a “2016 Rising Star” in insurance by Law360 and by Super Lawyers. Ms. Lion joined the firm in 2005. She received a J.D. from Harvard Law School in 2005. Ms. Lion received a B.A. summa cum laude in Mathematics from the University of Pennsylvania in 2001. Prior to law school, Ms. Lion worked as an actuarial associate at AXA Equitable Life Insurance Company. Ms. Lion is the editor, and a co-author, of the Insurance and Investment Management M&A Deskbook (Practising Law Institute, 2015). Ms. Lion is a member of the Bars of New York and New Jersey. She is a member of the Association of the Bar of the City of New York and the New York State Bar Association.

Daniel Mainolfi CFA, is a Managing Director and Portfolio Manager, where he is responsible for managing general and separate account assets for life/health and property-casualty clients at Conning. He is a graduate of Babson College with a degree in Finance and Investments.

William (“Bill”) Marcoux is the global head of DLA Piper’s Corporate Insurance Transactions and Regulatory Practice. He has 30 years of experience in insurance and reinsurance regulatory and transactional matters, involving both property and casualty and life insurance. An international lawyer with a global client base, Bill has assisted clients with corporate restructurings, capital raisings, M&A transactions, market conduct and other enforcement actions. He is a trusted advisor to CEOs, general counsel, board members and industry insiders. Before joining DLA Piper, Bill was co-head of the Insurance Sector at a global law firm and a member of that firm’s Executive Committee. In his leadership role, he spent more than a decade in London as the head of the firm’s Insurance practice and served as the managing partner of the Hong Kong office and co-managing partner of the Paris office. While in Europe and Asia, he developed significant experience leading international insurance transactions. Bill has extensive experience advising on cross-border transactions within Europe and Asia, as well as advising non-US insurers operating in the United States and US insurers expanding overseas.

Carmi Margalit is Senior Director North American Financial Services Ratings. Carmi Margalit is a Senior Director in S&P Global Ratings’ North American Financial Services Ratings group and is the Analytical Manager for the Life Insurance segment. This team is responsible for analyzing over 80 life insurance companies and annuity writers in the U.S. and Canada; maintaining analytical quality and global comparability; advancing ratings criteria development; and providing industry commentary and outlooks. Prior to this position Carmi served as the primary analyst for a large portfolio of life insurance companies and was an active member of S&P Global’s Insurance Criteria Committee. He has also worked in the Structured Finance group, where he covered non-traditional and/or unique asset backed securities as well as a wide array of more traditional securitizations. Prior to joining S&P Global Ratings, Carmi spent several years in the New Media/Internet industry in various analytic and management positions. Carmi holds an M.B.A. in finance from Columbia Business School and a B.A. in industrial engineering from the Tel Aviv University. He is a Chartered Financial Analyst and a member of the New York Society of Security Analysts (NYSSA).

Drew Matus is a Managing Director within the Global Portfolio Management Unit of MetLife Investment Management, where he is the head of the Global Economic and Market Strategy team. In this capacity Mr. Matus is responsible for formulating MetLife’s global outlooks, which ultimately help to shape the company’s portfolio management and business decisions. His team also conducts research on investment themes to advise and inform MetLife’s global team of investment professionals. Prior to joining MetLife Investment Management Mr. Matus was the Deputy Chief US Economist at UBS Securities LLC. He has also worked as a senior economist at Bank of America-Merrill Lynch and as the senior financial markets economist at Lehman Brothers, Inc. Prior to his work in banking, Mr. Matus worked in the market research group at Moore Capital Management, a hedge fund in

New York and also worked on the Open Market Desk of the Federal Reserve Bank of New York assisting in the implementation and analysis of monetary policy operations and conducting Treasury market surveillance on behalf of several regulatory agencies. Mr. Matus has frequently appeared on CNBC and Bloomberg to discuss his views on the economy and markets. He has also been quoted in the Wall Street Journal, New York Times and other business publications. Mr. Matus holds an MBA with specializations in Economics and Finance from the Stern School of Business at New York University and a BA in economics from Colby College.

Kristine Maurer is the Assistant Director of the Insurance Division of the New Jersey Department of Banking and Insurance. Ms. Maurer assists Director Peter L. Hartt in overseeing a staff of more than 300 in six operating units: Solvency Regulation; Consumer Protection; Property and Casualty; Life and Health; the Bureau of Fraud Deterrence; and Captive Insurance. She also serves as the Department's liaison to the Property and Casualty Producers Advisory Committee, the Life and Health Advisory Board and the Title Insurance Liaison Committee. Her work is primarily focused on: emerging federal and international insurance regulatory developments; the growth of the insurance markets; insurer acquisitions, solvency regulation and monitoring of troubled companies; supervision and review of rulemaking and final agency decisions; and coordinating the Department's participation as a member of the National Association of Insurance Commissioners. Prior to beginning her new role with the Department in April 2013, Ms. Maurer was a practicing attorney in the New Jersey Office of the Attorney from 2001 through 2013. During this time, Ms. Maurer represented the Department of Banking and Insurance as a Deputy Attorney General, and from 2010 through 2013 she supervised the work of other attorneys as the Assistant Section Chief of the Banking and Insurance Section. While there, she successfully litigated administrative prosecutions on behalf of the Department against insurance licensees and insurance companies, and defended the Department's rulemakings and final decisions in numerous appeals. She also provided legal advice on regulatory and public policy issues of importance to the Department, acted as the Department's lead counsel on Open Public Records requests, and provided legal counsel for three years to the New Jersey Real Estate Commission. Ms. Maurer has been a member of the bar in the State of New Jersey and Commonwealth of Pennsylvania since 2001. She earned her J.D. with honors from Rutgers School of Law - Camden in 2001, and while there was a joint degree participant with Rutgers' Bloustein School of Planning and Public Policy in New Brunswick, earning a Master of Public Affairs and Politics degree in 2000. She was also a Harold and Reba Martin fellow at the Eagleton Institute of Politics during her joint-degree work, which provides graduate students an opportunity to further their understanding of the practice of politics and public affairs through direct access to practitioners in state and national politics and government.

Gavin McFarland is Head of North America Financial Institutions Group at Morgan Stanley, specializing in advising US Financial Institutions in mergers, acquisitions, restructurings, capital and risk management. He has worked at Morgan Stanley since 1999, prior to which he worked in a similar capacity at JP Morgan. Transactions advised on include the demutualization of John Hancock and Phoenix Life, the sale of Jefferson Pilot to Lincoln National, the mutual-merger of Union Central and Ameritas-Acacia, sale of John Hancock to Manulife Financial, sale of LPL Financial to a private equity consortium, sale of Scudder Investments to Deutsche Bank, he also advised Manulife in their acquisition of Daiyaku Mutual (Japan), and XL Capital on acquisition of LeMansRe (France). Specific capital raising include being lead underwriter on the IPO's of Assurant, Ping An (China), Primus Financial, Phoenix and John Hancock. In September 2008, Gavin advised the Federal Reserve Bank of New York and US Treasury on the original rescuing financing for AIG. Gavin earned his MBA from the University of Virginia's Darden School of Business and BSc (Statistics) at the University of the Witwatersrand, South Africa

Sam Nandi is a Principal of Milliman's Financial Risk Management (FRM) practice. Mr. Nandi has extensive experience in the quantification and management of market risk as well as policyholder behavior risk of Variable Annuity products. Mr. Nandi also leads the Milliman team developing Predictive Analytics solutions for annuity writers in the US. The team's accomplishments include the publication of the most rigorous and comprehensive studies of US industry VA lapse and GLWB partial withdrawal behavior to date, numerous consulting assignments for companies focused on understanding customer behavior and refining their assumptions, and the launching of pilot studies for companies looking to apply external data to modeling policyholder behavior.

Christopher Peters is a partner and Chair of the Tax Department of Willkie Farr & Gallagher LLP in New York. Mr. Peters advises U.S. and non-U.S. clients on the tax aspects of structuring and implementing taxable and tax-free mergers, acquisitions, spin-offs, leveraged buy-outs and joint ventures. He also provides tax advice on capital markets transactions and regularly advises private equity funds and their investors on their investments and fund-

related matters. Mr. Peters is ranked as a leading practitioner of Tax Law in New York by Chambers USA (2017) and is recognized by The Best Lawyers in America for Tax Law.

Robert E. Plaze is a partner and a member of the Registered Funds Group. He advises investment advisers and investment companies on an array of matters, with a particular focus on regulatory and compliance matters arising under the federal securities laws. Bob previously served as Deputy Director of the Division of Investment Management of the U.S. Securities and Exchange Commission. During his nearly 30 years of service with the Commission, he was responsible for policy development and management of many of the key regulatory initiatives during that period affecting investment companies and investment advisers under the Investment Company Act of 1940 and the Investment Advisers Act of 1940, including rules governing fund and adviser compliance programs, fund corporate governance, personal trading, custody and brokerage practices, prohibitions on “pay to play” practices, and protection of investor privacy. Most recently, Bob was responsible for rulemaking to implement provisions of the Dodd-Frank Wall Street Reform and Consumer Protection Act affecting investment advisers, including rules requiring advisers to hedge funds and other private funds to register with the Commission, rules implementing new exemptions from registration and rules requiring reporting by certain exempt investment advisers. Bob is one of the nation’s leading experts in the regulation of money market funds. While a Commission official, he was responsible for the Commission’s money market regulatory program, including amendments to rule 2a-7 adopted in 1991, 1996 and 2010. Bob represented the Commission on several interagency committees of the Financial Stability Oversight Board dealing with systemic risk issues and the regulation of money market funds. Bob joined the Commission in 1983 as an attorney in the Division of Investment Management. During his tenure with the Commission, he held several positions of responsibility in the Division, including Special Counsel, Assistant Director, Associate Director for Regulatory Policy and Deputy Director.

Jeff Poulin graduated from University Laval in 1988 with a degree in Actuarial Sciences and during that same year, he joined London Life Insurance Company as an Actuarial Assistant. In 1992, Mr. Poulin moved his family to Barbados where he served as Vice President, Life & Health for London Life & Casualty Reinsurance Corporation. In 1995, Mr. Poulin became part of the US operation of the London Reinsurance Group via London Life Reinsurance Company (LLRC) in Blue Bell, PA. During his career with LLRC, Mr. Poulin has contributed in the development of a sound portfolio of life, health and annuity reinsurance. In August of 2007, Mr. Poulin was appointed President of London Life Reinsurance Company. Jeff now heads the reinsurance operations of Great West Life as Executive Vice President. Mr. Poulin became a Fellow of the Society of Actuaries in 1992 and the Canadian Institute of the Actuaries in 1993.

Jeffrey Poretz is a practice group leader in Dechert’s financial services group who has 35 years of experience. He concentrates on investment management matters for mutual funds, mutual fund boards, investment advisers, and insurance companies, and he is responsible for the group’s services in the insurance sector. Prior to joining Dechert, Mr. Poretz worked as a staff attorney with the SEC’s Division of Investment Management. Mr. Poretz has been designated as one of a handful of leading lawyers for investment management since 2004 by Chambers USA, which recently referred to him as “the firm’s leading light for insurance companies active in the registered funds space.” They also note that “because he came from the SEC he has a lot of insight into how regulators think, and can provide a useful perspective of business choices through a regulatory lens.” Past editions have praised “his deep expertise in the registered funds field, as well as his ‘good judgment and boardroom presence.’ He is distinguished in particular for his leadership and accomplishments in the insurance sector.” They state that he “is a thoughtful and experienced practitioner with a great deal of experience working on some of the most complex fund structures in the field.” They have recognized his ability to “structure deals in a way in which everyone wins” and his “knowledge of every possible issue out there.” Mr. Poretz has also been included in The Best Lawyers in America in the specialty of mutual funds law since 2007 and has been recognized in The Legal 500 (US), which recently stated that he attracts strong praise for his “analysis of issues and practical guidance.” He has lectured and written extensively about mutual funds and variable annuities. He has been widely quoted in the financial press, and his work has been cited by the SEC. He has served on drafting committees for several white papers published by the Mutual Fund Directors Forum. Mr. Poretz was the co-founder and co-chair of the Practising Law Institute’s conference on “Understanding Securities Products of Insurance Companies,” which ran from 1995 – 2016. He has also been a regular panelist on mutual fund developments at the ALI-CLE Conference on Life Insurance Company Products. Mr. Poretz is also a regular panelist on new developments in securities laws at

conferences of the American Council of Life Insurers and the Insured Retirement Institute, among others. His written work has been cited by the SEC and by the courts.

Al Sand is currently an Associate at Eversheds Sutherland (US). Prior to joining Eversheds Sutherland (US), Al helped lead cybersecurity initiatives while working at the New York State Department of Financial Services (DFS), including leading the development and drafting of the Department's recent cybersecurity regulations, leading investigations regarding cybersecurity and privacy breaches, and serving as the Department's cybersecurity lead. He also regularly reviewed cybersecurity policies and programs, revised IT examination procedures, and developed and conducted cybersecurity training for DFS lawyers and examiners. Al additionally led DFS's virtual currency initiatives, including developing and drafting DFS's virtual currency regulation and overseeing the chartering, licensing, examination and supervision of New York regulated virtual currency companies. His previous experience also includes serving as an associate for a New York law firm, where he represented and advised Swap Exchange Facilities, Swap Data Repositories, Swap Dealers and Major Swap Participants regarding regulatory compliance matters arising under the Dodd-Frank Act and related rules and regulations promulgated by the U.S. Commodity Futures Trading Commission and the National Futures Association. He also represented clients before state regulators regarding money transmitter laws. Al also previously served as a legal intern for the New York State Office of the Attorney General.

Pete Schaefer is President and CEO of Hannover Life Reassurance Company of America (HLR America), the North American life and health reinsurance subsidiary of the Hannover Re Group. Hannover Re is one of the largest and most financially sound professional reinsurance groups in the world. Rated "AA-" by Standard & Poor's and "A+" by A.M. Best, HLR America offers innovative risk reinsurance and financial solutions for ordinary life, group life, annuities, accident and health, and special risk insurance. HLR America is licensed or accredited in all 50 U.S. states and Puerto Rico. Pete joined HLR America on January 1, 1999 as Chief Actuary and assumed his current responsibilities two years later. He is an active participant on numerous life insurance industry committees and currently serves as Chairman-elect Designate of the Board of Directors of the American Council of Life Insurers and is Co-Chair of the Executive Task Force on Global Solvency. He is a Fellow of the Society of Actuaries (FSA) and a Member of the American Academy of Actuaries (MAAA). He graduated from the University of Pennsylvania's Wharton School of Business in 1982 with a B.S. in Economics.

Ben Seessel represents life insurers in class actions and other complex cases in federal and state courts across the country. He has litigated numerous cases involving life insurance products, including defending against allegations of statutory and regulatory infractions, violations of consumer protection laws, fraud, negligent misrepresentation, breach of contract, breach of fiduciary duty, negligence, and unjust enrichment, among other claims. Mr. Seessel also represents life insurers in regulatory and transactional matters, in particular, those that concern the use of emerging technologies in connection with the design, marketing, and distribution of life insurance products. He has counseled clients and spoken frequently on the topic of insurers' use of big data and predictive analytics.

Mike Siegel is the global head of the Insurance Asset Management business within Goldman Sachs Asset Management. The business is responsible for providing solutions to insurance companies seeking to outsource the management of their balance sheet assets, including traditional and alternative asset classes. He also serves as a senior MD champion for the Investment Management Division (IMD) for the Disability Interest Forum. Mike has extensive insurance and investment experience in structuring and managing portfolios across a broad range of fixed income and equity asset classes and has been responsible for businesses within IMD and the Securities Division. Previously, he was responsible for the Americas Markets Solutions Group within IMD and also led the Insurance Industry Resource Group, which works closely with insurers on asset-liability management, asset allocation, capital allocation and risk management issues. During his time in the Securities Division, Mike oversaw the development of new products and the coordination of structuring efforts across product areas, including Equities, Interest Rates, Credit Products, Currencies, Commodities, and Municipals. He was co-head of the Municipal Structured Products business and was responsible for derivative marketing to North American insurance companies, banks, agencies, pension funds, hedge funds and mutual funds. Mike first joined Goldman Sachs in 1986, rejoined the firm as a managing director in 2000 and was named partner in 2012. Prior to rejoining the firm, Mike spent four years at General Reinsurance, where he was responsible for North American marketing for the General Re Financial Products subsidiary, working closely with General Re's insurance clients.

Mike earned a BA in Economics from Clark University and an MA and PhD in Economics from the University of Michigan.

Julie Spiezio is Senior Vice President & General Counsel for the American Council of Life Insurers. She has represented the member companies of the ACLI in various capacities since 1985. She began her legal career as a law clerk in St. Louis, then in New York City. Since she joined the ACLI, she has successfully represented the industry on a wide variety of subjects, including risk classification and underwriting, long-term care, reinsurance, retained asset accounts, unfair trade practices, life insurance and annuity product disclosure, accelerated benefits, and viatical and life settlements. She has acted as the organization's lead lobbyist in a number of states, including New York and Pennsylvania. She has advocated the industry's views to ABC's *Nightline*, *The Wall Street Journal*, and *People Magazine*, as well as to various trade press, and has published a number of articles on long-term care insurance and HIV/AIDS issues. Since 2000 she has partnered with the ACLI's General Counsel in managing the ACLI's regulatory efficiency & modernization (REM) project, which includes pursuit of an optional federal charter for life insurers. She leads the ACLI's Insurance Regulation Division which, in addition to senior legal staff, includes the organization's Reinsurance and Economic Research divisions. A native New Yorker, Julie received her undergraduate degree in history from Marquette University, her law degree from Saint Louis University, and has studied business management at the Johns Hopkins University.

Neil Sprackling is President of Swiss Re's Life & Health US Business and a member of the firm's Americas Management Team. In his previous role, Neil was Head of Swiss Re's Life & Health Australia and New Zealand (ANZ) business and a member of Swiss Re ANZ's management team. He was appointed to this role in 2009, having previously led Swiss Re's New Business Origination team in that market for two and a half years. With over 30 years' reinsurance experience spanning the UK, Spain, Latin America, Australia and New Zealand, Neil's background includes client management, underwriting, and marketing. He managed Mercantile & General's Spanish branch office prior to moving to Australia in 1997 to join Swiss Re. Neil has led various business and industry programs on behalf of Swiss Re. Foremost among these is the protection gap initiative addressing the issue of underinsurance. Neil is currently a member of the ACLI CEO Steering Committee on Prudential Regulation along with a variety of additional ACLI Committees.

Stephen Toretto is Associate General Counsel. Prior to joining Pacific Life, Mr. Toretto served as CPA/business manager for Breslauer, Jacobson and Rutman in Los Angeles from 1978 to 1985. He was CPA/tax specialist for Kostin & Company in Connecticut from 1985 to 1987. From 1988 to 1990, he served as an attorney for Chase Enterprises in Hartford, Connecticut. In 1990, Mr. Toretto joined Aetna Life Insurance & Annuity Company as a legal officer in its Life Insurance Division. In 1994, Mr. Toretto came to Pacific Life as director, staff attorney. He was promoted to assistant vice president, Compliance in the Life Insurance Division in 1995. In 2000, Mr. Toretto joined the Law Department as Vice President, Insurance Counsel responsible for legal support in the Life Insurance and Annuities & Mutual Fund Divisions and litigation management; and in 2015 was promoted to Associate General Counsel.

Richard Turner is Associate General Counsel and Vice President at AIG Consumer Insurance. Richard is a past chair and participant on the ACLI Pension/Retirement Plans Committee. He served on the United States Department of Labor's ERISA Advisory Council from 2011 through 2013. Richard is a past contributing author of Panel's 403(b) Answer Book and has authored and co-authored articles for PlanSponsor.Com and BNA Pension and Benefits Daily. He has served on the faculty of ALI-ABA/ALI-CLE conferences focusing on plans of governmental and tax-exempt employers, and he has participated in past IRS national field examiner training sessions on the subject of 403(b) and 457(b) plans. Richard graduated with honors from Capital University in Columbus, Ohio with a B.A. in Economics and from the Capital University Law School. He is licensed to practice law in Texas and Ohio.

Elliott Wallace is Vice President and General Manager, Life Insurance, for the risk solutions business of LexisNexis®. He is responsible for developing and implementing the strategy for product positioning, market messaging, solution packaging, and the overall product roadmap of the life insurance portfolio. He joined the organization in 2011. Previously, Wallace served as Associate Vice President for business development at Nationwide Financial Group, where he worked to increase sales by developing and overseeing the implementation of strategic product initiatives, process enhancements, and business infrastructure upgrades. During his time with Nationwide, he also managed key business relationships for the group and served on the company's Enterprise

Program Management team, where he supported executive-level programs. Before Nationwide, Wallace held key roles at leading organizations, including Allstate Insurance Corporation, eBusiness Intelligence, IBM, Ernst & Young, and Eli Lilly and Company. Wallace earned his bachelor's degree in business administration, specializing in information systems and quantitative analysis, from the University of Cincinnati and a master's in technology, strategy, and management from Northwestern University.

Carl Wilkerson principally addresses financial service institution regulation that has an impact on life insurance companies. He works closely with the various securities, derivatives, market conduct, investments, pensions, and anti-money laundering committees of the ACLI in developing regulatory solutions, and in addressing legislative and administrative actions. He manages ACLI's amicus litigation functions. Mr. Wilkerson led ACLI in Dodd-Frank Act reform on derivatives regulation, the broker-dealer standard of care, investment adviser self-regulation, and in numerous subsequent rulemakings implementing the Act. He developed strategies to constructively shape DOL's 2015 fiduciary rule. Mr. Wilkerson worked closely with the Department of Treasury to establish anti-money laundering regulations for life insurers. He shaped the Uniform Securities Act of 2002 to obtain statutory exclusions for all insurance products. Mr. Wilkerson developed the original SEC streamlined disclosure forms uniquely designed for variable life insurance and variable annuities. Responsibilities include SEC regulation of variable life insurance and variable annuities, state investment laws governing life insurers, state and federal regulation of financial planners, FINRA regulation of insurance broker-dealers, market conduct issues, and CFTC regulation of commodity pool operators, commodity trading advisers, and derivative instruments. Mr. Wilkerson supported ACLI's CEO Task Force on Annuities in the development of enhanced annuity suitability, supervision and disclosure. He represents life insurers' interests in the growing pattern of international regulation of life insurers. He contributed to the development of the Insurance Marketplace Standards Association (IMSA), a voluntary membership organization supporting the Principles and Code of Ethical Market Conduct together with an assessment process verifying compliance. Mr. Wilkerson served as Co-Chair of the ABA Subcommittee on Securities Activities of Insurance Companies of the Committee on Federal Regulation of Securities. He currently serves as Secretary-Treasurer of the Association of Life Insurance Counsel (ALIC), and previously as Board Member and Securities Section Chair. Mr. Wilkerson is a member of the American College of Investment Counsel. He served as a member of the Bank Secrecy Act Advisory Group (BSSAG) of the Financial Crimes Enforcement Network (FinCEN) of the Department of Treasury for a six year term through 2011, and co-chaired the BSSAG Insurance Subcommittee. Prior to joining the ACLI, he was a staff attorney at the United States Securities and Exchange Commission in the Division of Investment Management. Responsibilities at the SEC involved the regulation of investment companies and investment advisers under the federal securities laws. Mr. Wilkerson graduated magna cum laude from the University of Maryland with a B.S. degree in Finance. He earned a masters in law (LLM) at the Georgetown University Law Center in the securities regulation discipline, and his J.D. degree from Catholic University Law School, where he was a member of the Law Review. Mr. Wilkerson regularly contributes to legal seminars sponsored by ALI-CLE, Practising Law Institute, and the Association of Life Insurance Counsel.