



Barbara Kontje
Director of Retirement & Smart Saving, American Express Company

Barbara Kontje is the Director of Retirement and Smart Saving for American Express. She is responsible for the strategy, design and governance of retirement programs in the U.S. Barbara manages the governance committees for the U.S. retirement program and has oversight of \$8 billion in investments for the U.S. retirement program. Barbara is a member of the U.S. Retirement Savings Plan Investment Committee (the company's 401(k)), Secretary to the Benefit Plans Investment Committee (defined benefit plan) and the Chair of the Canada Retirement and Savings Plan Committee.

Barbara's responsibilities include the leadership of American Express' employee financial wellness program, Smart Saving. The intent of the Smart Saving program is to bring a more holistic perspective of the benefits offered by American Express to its colleagues to make it easier to support not only retirement savings, but the general financial well-being of each colleague and their family. This program incorporates retirement education as well as general financial education to provide useful tools and resources to colleagues.

Barbara serves as a Policy Board member for the American Savings Education Council (ASEC), a national coalition of public- and private-sector institutions committed to making saving and retirement planning a priority for all Americans. Barbara is a member of the Vanguard Institutional Client Council as well as a member of the American Benefits Council Retirement Income Task Force.

She has a bachelor's degree in psychology from The College of New Jersey and an MBA from Pace University in New York.