

EBRI-ERF POLICY FORUM #85

20 F Street, NW Conference Center
20 F Street, NW Suite 1000 Washington, DC 20001
Thursday, May 9, 2019
8:30 a.m. – 2:00 p.m.
Breakfast at 8:00 a.m.

Jim Broski



Jim Broski, CEBS serves as a Senior Client Manager for CIGNA. During his 36 year career he has held new business, account management and sales management roles. Jim spent 16 years with Mutual of Omaha' Group Division and has been a member of the CIGNA team for 19 years.

At present, he is responsible for the plan renewal, persistency and membership growth for approximately 15 large employer accounts. The employers range in size from 750 – 17,000 ee's. He has extensive experience working with large self funded and fully insured experience rated clients. Focus areas over the last few years have been on strategic design of consumerism plans, clinical interventions and engagement solutions for plan sponsors.

Jim received his Certified Employee Benefit Specialist (CEBS) designation in 1988 from the International Foundation of Employee Benefit Plans in conjunction with the Wharton School. Jim has served as President of both the Northern California and Colorado Chapters of the International Society of Certified Employee Benefit Specialists (ISCEBS). He presided as chair of the International Society of CEBS's Local Chapter Committee in 2001. Jim also served a three year term on the International Society of CEBS's Governing Council.

He graduated from Creighton University in Omaha, NE in 1983.

Mark Casady



Mark Casady co-founded Vestigo Ventures in 2016 with a focus on financing start-ups in FinTech. He is general partner and chairman of the advisory board.

He is a member of the board of the EZE Software Group and Citizens Financial Group, and serves as an advisor to Jobcase, Inc. He is a former member of the Financial Industry Regulatory Authority (FINRA) Board of Governors.

Casady retired as LPL Financial CEO in early January 2017 and as non-executive chairman of the board in early March 2017. He guided LPL to become a leading financial services organization that serves independent financial advisors, banks, and credit unions, and provides clearing services to broker/dealers at financial services companies.

Before joining LPL Financial in 2002, Mr. Casady was managing director of the mutual fund group for Deutsche Asset Management, Americas — formerly Scudder Investments. Prior to Scudder, he held roles at Concord Financial Group, which was a start-up funded by Hambrecht & Quist that went public, and started his career at Northern Trust.

Additionally, Mr. Casady is treasurer of the Casady family's One Step Forward Education Foundation, which focuses on changing the lives of children around the globe through education. He also helped found and fund the Invest in Others Charitable Foundation, which recognizes the philanthropic activity of financial advisors.

Mr. Casady received a BS from Indiana University and an MBA from DePaul University.

Craig Copeland

Craig Copeland is a Senior Research Associate with the Employee Benefit Research Institute. He has been with EBRI since 1997. Dr. Copeland has authored or coauthored numerous *EBRI Issue Briefs*, *EBRI Notes* articles, chapters in books and journal articles on topics ranging from ERISA and employment-based health plans, analyses of Social Security reforms, to participation in employment-based retirement plans and the confidence of Americans in their retirement prospects. With the creation of the EBRI IRA Database, he has conducted extensive research on IRAs using the database on account balances, asset allocation, contributions, rollovers, and withdrawal activity.

Dr. Copeland received a B.S. in economics from Purdue University and a Ph.D. in economics from the University of Illinois at Urbana-Champaign.

Sabrina Davison



Sabrina Davison is Vice President of Global Benefits for Comcast, one of the world's largest media and technology companies, including Comcast Cable, NBCUniversal and Spectacor. Sabrina is responsible for the overall management of Comcast's domestic and international benefits focusing on design and strategy. She was previously Vice President for the benefits consulting firm, Fitzmaurice Companies, Inc. Over her 20+ year career, she has become known for her ability to manage large, complex teams effectively and for designing and delivering best-in-class, personalized health and financial benefits.

Amy Diesen



As Vice President of Retirement Plans at Ameriprise Financial, Amy Diesen leads the Ameriprise 401(k) third party relationship group, the 403(b) business development team as well as the IRA team within Wealth Management Solutions. Wealth Management Solutions provides research, investments, and sales consulting to meet clients' wealth management and retirement needs. Amy and her team focus on product development and implementing DOL and regulatory changes in regards to qualified plans.

Amy has worked in the financial services industry for 22 years. Prior to coming to Ameriprise, Amy held roles as a retirement plan specialist for Copeland Companies and an account executive at Principal Financial Group. She has been with Ameriprise for the last 17 years, occupying various leadership, sales, marketing and product development roles. As a retirement distribution expert, Amy has worked with thousands of advisors across the country training and educating them on spend down strategies, distribution options and conversion opportunities.

Amy graduated with a degree in business and marketing from Concordia University in Saint Paul. She holds FINRA Series 7 and 24 registrations.

Michael Doshier



Michael Doshier currently serves as the global head of Retirement marketing for Franklin Templeton investments. In this role Michael is tasked with leading the firm's efforts on positioning itself across the various retirement markets around the world.

Prior Michael served as vice president of Advisor Marketing in the Retirement Services division of MassMutual Financial Group. Michael was responsible for the overall customer experience for the advisor and plan sponsor customer segments.

Michael has served in the financial services industry for more than 25 years. During his career Mr. Doshier has held several leadership positions, including leading Fidelity Investments Tax-Exempt market segment to record growth and market share, management of national call centers, as well as management of various service delivery functions, relationship management, and total benefits outsourcing operations.

Michael is a frequent speaker at industry events and government meetings on key issues affecting the retirement industry.

Michael received a bachelor of arts degree from Xavier University and has earned his FINRA Series 63, 7, 8, and 26 registrations.

Michael lives in El Dorado Hills California with his wife of 20+ years, Patty and their three children.

Paul Fronstin



Paul Fronstin is Director of the Health Research and Education Program at the Employee Benefit Research Institute (EBRI), a private, nonprofit, nonpartisan organization committed to original public policy research and education on economic security and employee benefits. He also oversees the Center for Research on Health Benefits Innovation. He has been with EBRI since 1993.

Dr. Fronstin's research interests include trends in employment-based health benefits, private health insurance exchanges, workplace wellness programs, consumer-driven health benefits, retiree health benefits, employee benefits and taxation, and public opinion about health benefits and health care. He currently serves on the board of trustees for Emeriti Retirement Health Solutions and for the Maryland Patient Safety Center. He also serves on the National Advisory Board for the University of Michigan Center for Value-Based Insurance Design. He is the associate editor of *Benefits Quarterly* and is also a TIAA-CREF Institute Fellow. From 2012-2016, Dr. Fronstin served on the Maryland Health Care Commission. In 2010, he served on the Institute of Medicine (IOM) Committee on Determination of Essential Health Benefits.

Dr. Fronstin earned his Bachelor of Science degree from SUNY Binghamton and his Ph.D. in economics from the University of Miami. Dr. Fronstin can be reached at fronstin@ebri.org.

Bob Holcomb



Bob Holcomb is Vice President of Legislative and Regulatory Affairs for Empower Retirement. In his role, he oversees retirement policy efforts on behalf of Empower. In addition, he interprets pension-related legislation and regulations, consults with clients and internal partners on legislative and regulatory issues, and represents the organization in advocacy groups.

Bob joined the organization in 1991 and has been in the retirement services industry for more than 30 years, serving in client management, operations, technical consulting and sales support roles.

Bob is a graduate of the University of Kansas School of Law. He is a frequent speaker at conferences and represents Empower with industry advocacy groups.

Nick Holeman



Nick Holeman is the Senior Financial Planner at Betterment, where he manages Betterment's financial advisors, authors educational financial content, and speaks regularly on media outlets such as CNBC and the New York Times. Nick has his graduate degree in Financial & Tax Planning and is an IRS Enrolled Agent. Prior to Betterment, Nick worked at Pure Financial Advisors, a \$2 billion RIA focusing on retirees.

Lori Lucas, CFA



Lori Lucas, CFA, is the President and CEO of EBRI. Lori is responsible for leading EBRI in its mission to provide unbiased, fact-based research and data on retirement, health care, and other benefits that provide financial security for American workers.

Formerly, Lori was an Executive Vice President and Practice Leader at Callan, where she led Callan's DC business, and developed research and insights into retirement trends for the benefit of clients and the industry.

In previous roles, Lori was Director of Retirement Research at Hewitt Associates, served as a vice president at Ibbotson Associates, as a pension fund consultant at J.H. Ellwood & Associates, and an analyst and product development leader at Morningstar, Inc.

Lori received a Bachelor of Arts from Indiana University and earned a Masters from the University of Illinois. Additionally, she earned the right to use the Chartered Financial Analyst® designation. Lori is the immediate past Chair of the Defined Contribution Institutional Investment Association and has served as the Vice Chair and Research Chair of EBRI. She is a former columnist for *Workforce Management* online magazine. She has testified before the Senate HELP Committee, the DOL, SEC, and ERISA Advisory Council. Her views have frequently been cited in the press, and in articles and white papers she has written. She has also been a featured speaker at national and international conferences.

Jeff Tulloch



Jeffrey P. Tulloch is a vice president at MetLife, overseeing the PlanSmart® organization. PlanSmart is MetLife's workplace financial wellness program. It has been offered for more than 20 years to over 2,000 group customers, including almost half of the Fortune 500 companies. The program delivers a comprehensive multi-channel experience through digital, phone and in-person options that all employees can access – when and how they want.

Jack VanDerhei



Jack VanDerhei is the research director of the [Employee Benefit Research Institute \(EBRI\)](#) and the editor of [Benefits Quarterly](#). He is also the director of the [EBRI Retirement Security Research Center](#). He has been with EBRI since 1988. Previously, he was on the faculty of the Wharton School of the University of Pennsylvania where he served as research director of the [Pension Research Council](#).

Dr. VanDerhei has more than 200 publications devoted to employee benefits and insurance, but his major areas of research focus on the financial aspects of private defined benefit and defined contribution retirement plans. He is currently analyzing a database with annual observations of over 27 million 401(k) participants from more than 110,000 plans. This has resulted in annual co-authored updates of the 401(k) universe for account balances, asset allocation and loan activity since 1996. The most recent research, "[401\(k\) Plan Asset Allocation, Account Balances, and Loan Activity in 2016](#)," was jointly published by EBRI and the Investment Company Institute in September 2018 as well as a November 2018 joint publication on [What Does Consistent Participation in 401\(k\) Plans Generate? Changes in 401\(k\) Account Balances, 2010–2016](#).

Information on his simulation studies can be found at EBRI's website: [Retirement Security Projection Model](#) (bit.ly/ebri-rspm-new).

Greg Ward



Greg Ward, CFP®, is the Director of the Financial Wellness Think Tank at Financial Finesse, where he guides the Think Tank team’s industry-leading research on workplace financial wellness best practices and employee financial trends. He’s a frequent resource in the media on workplace financial wellness and employee financial challenges, including [USA Today](#), the [Huffington Post](#) and [BenefitsPro](#). As one of the original Certified Financial Planner™ professionals at Financial Finesse—the nation’s first workplace financial wellness firm—Greg has developed comprehensive industry standards for designing, delivering and measuring the ROI of workplace financial wellness programs delivered as an employer-paid benefit. For more information about Greg, please see [about Greg Ward](#).

John Young



John Young, Senior Vice President, Consumerism & Engagement, HSA Bank

John is an industry zealot with more than three decades of employee benefits experience with almost 20 years devoted to consumer-directed healthcare (CDH). John has used his extensive CDH knowledge to help increase consumer understanding of employee benefits such as Health Reimbursement Arrangement (HRAs) and Health Savings Accounts (HSAs), as well as bring innovative solutions to consumer health care challenges. John is also a connector, and helps EBRI's Development Liaison Team introduce new organizations to EBRI.