

SPRING 2019 ASEC Symposium

Special Session: Gen X and Retirement
Tuesday, April 30, 2019, 8:30 am to 1:00 pm
Morgan Lewis

1111 Pennsylvania Ave NW, Washington, DC 20004

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.

Lisa Greenwald



Lisa Greenwald is the Executive Vice President of Greenwald & Associates, an independent research company that specializes in research related to health and wealth topics. Lisa is an expert in research related to retirement, workplace financial protection and education, and general consumer finance. She manages a number of high profile studies, including the long-running annual EBRI/Greenwald Retirement Confidence Survey. Lisa has been conducting generational research with Millennials, Xers, and Boomers for nearly 15 years and much of her work has focused on younger workers – exploring their financial challenges, retirement and insurance product needs, and communication preferences. She has developed research campaigns, designed questionnaires, and written reports for many of the nation's leading life, benefits & retirement solutions companies.

Michael Herndon



Michael Herndon joined the Consumer Financial Protection Bureau (CFPB) in January 2017 as Deputy Assistant Director of the Office for Older Americans. He brings to this position over 20 years' experience in personal finance issues, public policy, and consumer outreach. Prior to CFPB, he worked at AARP on two different occasions, with his most recent role being the Vice President of Financial Resilience Programs. His experience also includes serving as Consumer Outreach Officer for the U.S. Commodity Futures Trading Commission, the Director of Public Affairs for the Certified Financial Planner Board of Standards, and as Manager of Government Relations for the International Association for Financial Planning. Mr. Herndon earned a Bachelor of Science in Business Administration from the University of Tennessee and a Master of Public Administration from Georgia State University where he received the Dan Sweat Scholarship for Academic Excellence.

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.

Tracie Morris Greenway



Tracie Morris serves as a Senior Community Affairs Specialist in the Outreach and Program Development Section at the Federal Deposit Insurance Corporation. In this role, she supports the continued implementation of the Money Smart Product Suite. Tracie leads the Corporation's efforts to identify opportunities to expand financial education and account access to youth engaged in employment programs. She is also a member of the Youth Banking Network team that works with banks interested in integrating financial education and access to safe, affordable accounts for children and youth in grades 1-12.

Tracie has been with the FDIC since 1990 and gained experience in resolutions, international affairs, training, and financial information management. She holds a BA from Appalachian State University, and a certificate from the Graduate School of Banking at the University of Wisconsin.

Alfred Navarro, Jr



Alfredo Navarro, Jr is the Social Insurance Administrator (District Manager) for the Alexandria, VA jurisdiction. He manages a monthly benefit portfolio of \$53.5 million and a district that encompasses most of southern Fairfax County, all of Arlington County, the City of Alexandria, including the Pentagon and Ft. Belvoir. Prior to joining the Social Security Administration he held positions with E*Trade, AIG, and VALIC (Variable Annuity Life Insurance Company). Mr. Navarro earned an Executive Master in Public Management graduating from the University of Maryland, College Park School of Public Policy and is an U.S. Army Veteran.

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 26 million 401(k) participants from more than 100,000 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 2015](#)," was jointly published by EBRI and the Investment Company Institute in August 2017 as well as an October 2017 co-authored publication on [What Does Consistent Participation in 401\(k\) Plans Generate? Changes in 401\(k\) Account Balances, 2010–2015](#).

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

Jeanne Klinefelter Wilson



Before her appointment as Deputy Assistant Secretary for Policy, Jeanne Klinefelter Wilson served as counsel to plan sponsors and fiduciaries for over fifteen years. Prior to her graduation from law school, Ms. Wilson worked for seven years at a national accounting firm where she audited employee benefit plans and provided employee benefit plan compliance advice.

Ms. Wilson graduated magna cum laude from University of Houston Law Center in 1994. She is also a graduate of Auburn University.