

DAVID F. BLACK, ESQ.

ATTORNEY / GENERAL COUNSEL

Top Secret Clearance • Certified Mediator / Arbitrator

Accomplished Attorney and Presidential Appointee with broad-based experience advising senior executives and managing a large legal practice. Seasoned and respected leader with a proven talent for driving change, outstanding performance, productivity, and development of personnel at all levels. Consummate professional with a proven record of success leveraging skills and talents to achieve aggressive goals and objectives. Trustworthy and focused, ability to thrive in demanding environments and skillfully manage conflicting priorities. Extensive military background, both active duty and reserves. Seeking to utilize experience and an uncompromising work ethic in an organization that values dedication and results.

AREAS OF EXPERTISE

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|------------------------------|---------------------------------|--------------------------------|
| ▪ Advising Senior Executives | ▪ Labor & Employment Law | ▪ Fostering Team Collaboration |
| ▪ Administrative Law | ▪ Staff Performance Development | ▪ Improving Workplace Morale |
| ▪ Government Contracts | ▪ Whistleblower / Fraud Claims | ▪ Audits & Investigations |
| ▪ Litigation and E-Discovery | ▪ Ethics & Compliance | ▪ Disability Law |

PROFESSIONAL EXPERIENCE

SOCIAL SECURITY ADMINISTRATION (SSA), Baltimore, MD, 2016-Present

SSA has a staff of approximately 80,000 employees, over 1,500 offices, an operating budget of over \$11.9 billion, and pays \$720 billion in benefits (6% of GDP) to 60 million people annually. SSA stores more than 250 million medical documents and processes over 75 million business transactions per day.

Senior White House Advisor:

- Lead SSA transition team for the President Elect.
- Serve as the manager of the team of individuals assigned to the SSA to ensure a seamless transition of power and continuity of mission during the initial months of the President's Administration.
- The main point of contact for the Commissioner as it relates to the White House or the policies of the White house.
- Primary contact with the White House and its offices.
- Responsible for special projects as determined by the office of the President.
- Coordinates with White House staff, members of Congress, and other senior officials.

SOCIAL SECURITY ADMINISTRATION (SSA), Baltimore, MD, 2007-2015

General Counsel (Presidential Appointee)

- Provide all legal advice to the Commissioner of SSA, a direct report to the President of the United States, in connection with the operation and administration of SSA.
- Liaise with the White House Counsel's Office, the Department of Justice, General Counsels in other Federal agencies, the U.S. Solicitor General's Office, and the U.S. Congress on all aspects of SSA's legal and policy issues.
- Provide supervision over the Office of the General Counsel.
- Lead and guide a staff of 750 employees, including 590 attorneys.
- Oversee SSA disability litigation, the largest single caseload in the federal district courts with approximately 19,000 cases in 2014, each with an approximate value of \$300,000.00.
- Drive effectiveness of multiple areas, including administrative law, government contracts, labor, employment, ethics, intellectual property, disability law, appellate law, property management, appropriations, fiscal law, and class action litigation. Draft and/or review SSA regulations, proposals for legislation, reports and letters to congressional committees, and proposed testimony of SSA officials before Congress.
- Oversee and conduct sensitive investigations into personnel matters, whistle-blower claims, and fraud waste and abuse allegations.
- Oversee all legal issues involved in SSA's response to audits and investigations conducted by the SSA Inspector General, U.S. Government Accountability Office, and Congress.

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- Provide representation on government-wide issues such as the Affordable Care Act (ACA) and government shutdown issues.
- Lead implementation of the United States v. Windsor decision and the provision of benefits to same sex couples.
- Oversee litigation strategy nationwide; work in concert with the Department of Justice, in litigation challenging SSA policies and regulations, the constitutionality of provisions of the Social Security Act, and multiple class actions with exposure of over \$500 million dollars.
- Supervise the appellate practice with an annual average of 400 appeals in the Federal Circuit Courts as well as several Supreme Court Cases.
- Oversee SSA's Fraud Prosecutor Program, responsible for the investigation and prosecution of fraud.
- Serve as SSA's Senior Agency Official for Privacy.
- Oversee policy formulation and decision-making related to the collection, access, and disclosure of information in the records of the SSA; processing of FOIA requests and appeals under the FOIA and the Privacy Act; and supervision of SSA's document management and e-discovery practice.

UNITED STATES DEPARTMENT OF EDUCATION, OFFICE FOR CIVIL RIGHTS (OCR), Washington, DC, 2004-2007 Deputy Assistant Secretary (Presidential Appointee)

- Served as the principal advisor to the Assistant Secretary on all enforcement/litigation matters, and civil rights policy matters.
- Directed and supervised the enforcement office composed of approximately 600 attorneys and investigators.
- Supervised the investigation and resolution of approximately 6000 civil rights cases filed annually.
- Established and maintained effective relations with the public, Congress, other federal agencies, state and local entities, and advocacy and interest groups.
- Directed and supervised the management office of the OCR (Customer Service, Human Resources, Budget, and IT).
- Supervised the drafting and issuance of civil rights regulations and policy guidance.

NELSON MULLINS RILEY & SCARBOROUGH, LLP, 2001-2004

Associate

- Substantive practice in the areas of labor and employment litigation, pharmaceutical defense, and commercial litigation.
- Defended public and private employers against claims of employment discrimination; the enforceability of covenants not to compete; breach of employment contracts; retaliation claims; wrongful discharge; and other employment-related suits.
- Drafted and reviewed employer policies, including employee handbooks and practice manuals; conducted educational programs for employers on a variety of employment related topics; and conducted sensitive investigations.
- Temporarily assigned by Nelson Mullins Riley & Scarborough, LLP to work as in-house employment counsel for one of the firm's largest clients, Safety-Kleen Corp (2002-2004).
- Advised and counseled Director of Human Resources on all labor and employment issues affecting more than 9000 employees throughout the United States and Canada.
- Managed all nation-wide employment/litigation cases, supervised trial strategies, selected and supervised the performance of outside counsel, and ensured compliance with litigation budgets.
- Advised CEO and Senior management on all labor and employment issues involved with the company's downsizing, corporate relocation, and emergence from Chapter 11 Bankruptcy.

PRIOR PROFESSIONAL EXPERIENCE

San Antonio, TX, 2000-2001

MILITARY EXPERIENCE

UNITED STATES SPECIAL OPERATIONS COMMAND, April 2013-Present **Command Judge Advocate**

- Provide legal support to active duty special operations command; advise on military justice, contract and fiscal law, operational law, and intelligence oversight.

DAVID F. BLACK, ESQ.

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UNITED STATES SPECIAL OPERATIONS COMMAND, Afghanistan/Iraq, 2010-2011

Deputy Staff Judge Advocate - Awarded The Bronze Star Medal

- Deployed to both Afghanistan and Iraq in support of a Three Star Joint Task Force.
- Provided legal support to Task Force operations, addressing diverse and complex issues, many of first or sole impression.
- Advised the Commanding Officer on the full spectrum of legal issues including rules of engagement, detention operations, military justice, contract and fiscal law, operational law, and intelligence oversight.
- Advised the Task Force on interagency coordination and intelligence gathering operations simultaneously across both Iraq and Afghanistan with visibility from the highest levels of the Department of Defense and other Executive Branch Agencies.

UNITED STATES ARMY JUDGE ADVOCATE GENERAL'S CORPS (RESERVES), 2000-2013

Trial Defense Counsel

- Supervise 8 Trial Defense Counsel covering a 5 state area of responsibility.
- Represent soldiers accused of criminal and administrative actions by the U.S. Army.

PRIOR MILITARY EXPERIENCE

Judge Advocate General's Corps, UNITED STATES ARMY, 1997-2000

Russian Linguist, UNITED STATES ARMY, MILITARY INTELLIGENCE CORPS: Active 1990-1993; Reserves 1993-1997
Noncommissioned Officer of the Year in 1994

EDUCATION

University of Minnesota Law School, Minneapolis, Minnesota

- Juris Doctor Cum Laude, 1996
- Note & Comment Editor, Journal of Global Trade

Moscow State University Law Department, Moscow, Russia

- Summer Coursework - Russian Business Transactions & Russian Legal System, 1994

University of North Dakota, Grand Forks, North Dakota

- Bachelor of Arts, Summa Cum Laude, Political Science, 1990
- Phi Beta Kappa

PUBLICATIONS

- "So You Want To Invest in Russia: A Legislative Analysis of the Foreign Investment Climate in Russia." Journal of Global Trade, 1995
- "Employment At-Will in South Carolina, Going, Going, Gone?" South Carolina Bar Employment and Labor Law Section Newsletter

BAR ADMISSIONS

- State: North Carolina (2005); South Carolina (2002); Texas (1999); Minnesota (1998); North Dakota (1996)
- Federal: United States District Court, Western District of Texas; United States District Court, Northern District of Texas; 5th Circuit Court of Appeals

BOARD MEMBERSHIP

- **Voting Member & Legal Advisor, SSA Strategic IT Assessment and Review Board**

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Board is responsible for determining the IT investment strategy of the Agency with an average of \$1.2 billion in annual investments.

- **Voting Member & Legal Advisor, SSA Executive Steering Committee**
Provide leadership and guidance for all collective bargaining agreement contract negotiations and formulation.
- **Executive Member & Legal Advisor for SSA Management, SSA Executive Internal Control Committee**
Oversee all issues relating to Financial Statement Audit and Internal Controls Audit. As General Counsel and Senior Agency Official for Privacy, oversee legal compliance with Federal Information Security Management Act (FISMA).

CERTIFICATIONS & ASSOCIATIONS

Security Clearance: Top Secret / Secret Compartmentalized Information
Certified Mediator / Arbitrator

Truman National Security Project: Member of the Defense Council (nationwide community of national security leaders)
Volunteer at Miriam's Kitchen

Albert M. Bullock

EDUCATION

BELMONT ABBEY COLLEGE, BELMONT, North Carolina
Bachelor of Arts, 2015 North Carolina
Major: Educational Studies

December 2015

OBJECTIVE

To obtain a position in which I can utilize my advanced computer skills, extensive customer service experience, and communication abilities.

WORK EXPERIENCE

LESLIE'S POOL SUPPLY CO., ROCKVILLE, MD
GASTONIA, NC

May 2016– present

May 2014 – August 2014

MANAGER

Leslie's Pool Supply, Rockville, MD and Gastonia, NC

May 2012 – August 2012

- Full time position, frequently working 45+ hours a week.
- Maintaining staff schedules while staying under the given payroll.
- Transitioned from Lead Sales Associate to Manager within four months due to my outstanding knowledge, sales, customer relations, and leadership that has since then placed my store in the top five, of sixteen, for our district.
- Maintaining and correcting our inventory, which prior to my leadership was the worst in the district.

CPR (Cell Phone Repair); Charlotte, NC
REPAIR TECHNICIAN.

September 1st, 2015-December 16th, 2015

- also taking four night time college courses throughout that time. Full time position, while
- Diagnosing and repairing customer's cell phones, tablets, and computers in a timely manner.
- Quickly recognized for my efficiency, as well as quality, of work performed.
- Given the task of setting a firm foundation for the new computer repair services our company would soon offer.

DISTRICT OFFICE OF THE HON. PATRICK McHENRY, Gastonia, NC
DISTRICT INTERN

February 2015-May 2015

- Answering constituent phone calls regarding the status of their case(s), as well as noting any concerns they wished to pass along to the Congressman.
- Updating constituent case files within Fireside 21 with any and all new information regarding their case status, as well as drafting and sending out letters to constituents concerning the verdict on their cases.
- Contacting various Government agencies requesting personal documents on the behalf of constituents.

BELMONT ABBEY COLLEGE, Belmont, North Carolina
CAMPUS INFORMATION TECHNOLOGY CENTER

Fall 2011-Fall 2014

- Fix and repair student/faculty computers by removing viruses, or general hardware issues.
- Perform classroom checks and regularly inspect campus equipment, repairing or replacing equipment as necessary.
- Gather broken computer towers, remove any functional hardware and compile working units with salvaged hardware.

LEADERSHIP EXPERIENCE

The Kappa Sigma Fraternity

ELECTED SECRETARY

Spring 2012-Fall 2014

- Charged with taking detailed minutes during meetings, ensuring all members are given copies.
- Responsible for completing biannual report every semester, working with administration to acquire necessary information.
- In constant contact with headquarters, relaying pertinent information to entire Chapter.

VOLUNTEER EXPERIENCE

Belmont Abbey Volunteers

Spring 2013-Fall 2014

Organized Fifteen Volunteer events and Managed Volunteers

- Managed logistics for over 15 people for each event.
- Researched, organized and arranged many of the volunteer opportunities.

PARTICIPATED IN A WIDE VARIETY OF VOLUNTEER EXPERIENCES WITH OVER 100 HOURS DONATED

- Built and refurbished several homes as a volunteer of Habitat for Humanity.

- Assisted organizing and staffing community block party with over 50 volunteers to exhibit available social services for low income individuals.
- Hosted and assisted events for the severely mentally handicapped residents of Holy Angels and of nursing homes.
- Assisted and participated in many walks for a wide range of organizations including Susan G. Komen Race for the Cure and the Crop Walk for Hunger.

SKILLS

Computer Proficiencies

- Proficient in Microsoft Word, Excel, PowerPoint, Publisher.
- Experience using Adobe Dreamweaver and Photoshop.
- Build and maintain custom computers for high-end graphics designs, as well as for graphically demanding applications.

References:

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Asheesh Agarwal

EXPERIENCE

Indiana Department of Revenue, *General Counsel*, 2013 – March, 2017, Indianapolis, IN

- Supervised sixteen lawyers in the department's Legal and Policy divisions.
- Led Governor Pence's "tax simplification" initiative, which streamlined Indiana's tax code.
- As part of Pence's "cut-red-tape" initiative, updated Indiana's tax regulations for the first time since the 1980s. Deleted and clarified hundreds of pages of superfluous regulations.
- Reorganized the Legal and Policy divisions to improve the transparency of legal rulings and policy guidance.
- Reviewed and edited numerous briefs in high-dollar cases, including multiple briefs in the state Supreme Court.
- Evaluated the dispute resolution process as a member of the Supreme Court's Tax Court Advisory Task Force.

Ogletree Deakins, *Of Counsel*, 2009 –2012, Indianapolis, IN

- Litigated a wide range of regulatory, labor and employment, and intellectual property cases.
- Wrote a successful Supreme Court *amicus* brief regarding Medicaid and the Affordable Care Act.
- Won a challenge to an onerous NLRB regulation on behalf of the U.S. Chamber of Commerce.
- Led the successful defense of controversial Sheriff Joe Arpaio against multiple criminal investigations.
- Defended North Carolina's redistricting plan against election law challenges.
- Served as General Counsel to Governor Mitch Daniels' political action committee, Aiming Higher.
- Acted as Congressman Pence's Legal and Judicial Policy Coordinator during his gubernatorial campaign.

U.S. Department of Justice, Washington, DC

Civil Rights Division, Deputy Assistant Attorney General, 2006–2008

- Managed approximately one hundred lawyers in the Employment, Education, and Voting Sections.
- Oversaw all litigation phases in civil rights cases, including the nation's first "reverse discrimination" case under the Voting Rights Act, a disparate impact suit against FDNY, and a class action on behalf of military employees.
- Argued two appeals and a hybrid case successfully defending the constitutionality of the Voting Rights Act.
- Worked closely with the Office of Solicitor General on significant cases, including an *amicus* brief defending the constitutionality of Indiana's voter identification law.
- Testified twice before Congress, and before internal investigators examining the Division's hiring practices.

Civil Division, Counsel to the Assistant Attorney General, 2005–2006

- Helped lead the Division by overseeing the career staff, counseling client agencies, and litigating sensitive cases.
- Wrote and edited numerous briefs in high-profile cases involving Abu Ghraib, terrorism, and class actions resulting from Hurricane Katrina.
- Argued five appeals in multiple circuit courts on regulatory and immigration issues.
- Served on the Attorney General's Task Force on Intellectual Property.

Federal Trade Commission, *Office of Policy Planning, Assistant Director*, 2002–2005, Washington, DC

- As part of the Chairman's office, developed and implemented strategic enforcement and policy priorities.
- Ran the "competition advocacy" program, which persuaded states to adopt pro-competitive laws and regulations.
- Authored reports on barriers to e-commerce, including a seminal report on the wine industry that was cited by the Supreme Court and numerous state legislatures.
- Used antitrust tools to limit the power of states to interfere with the marketplace, and to prevent competitors from using the antitrust laws to stifle competition.
- Tried the Commission's first successful antitrust case on physician price-fixing.

Mayer, Brown & Platt, *Associate*, 1998–2002, Chicago, IL

- Litigated multimillion dollar cases involving antitrust law, insurance coverage, pharmaceuticals.
- Argued two cases before the Seventh Circuit. Advised clients regarding e-discovery and securities law.
- As a Special Assistant to Illinois' Attorney General, defeated the land claims of two Native American tribes.
- Deployed to Florida as part of the legal team during the 2000 recount.

Hon. Eugene E. Siler, Jr., Sixth Circuit, *Law Clerk*, 1997–1998, London, KY

EDUCATION

University of Chicago Law School, Chicago, IL

J.D., with honors, 1997

Law Review, staff member

Olin Scholar (for law and economics)

Research assistant for Hon. Richard Posner and William Landes

Intern for Hon. Lee Rosenthal (S.D. Tex.)

Streetlaw (teaching basic legal concepts to high school students)

Northwestern University, Evanston, IL

B.A., with highest distinction, Political Science, Mathematical Methods in the Social Sciences, 1994

Hardy Scholar (debating scholarship)

Phi Beta Kappa

College Republicans, President

Graduated in three years with honors

SELECTED CIVIC ACTIVITIES

American Council on Germany, *Young Leader* (2011–present)

American Road & Transportation Builders Network, Transportation Law Committee,
Member (2011-2014)

Asian American Alliance, *Member* (2010–present)

Asian Pacific American Bar Association of Indiana, *Board Member* (2016–present)

Boys & Girls Club of Zionsville, *Youth Sports Coach* (2016–present)

Chicago Cares, *Team Leader* (1999-2001)

Organized volunteer activities with children and students.

Community Theater Guild of London, Kentucky, *Actor and Stagehand* (1997-1998)

Edmund Burke Society, *Member* (1995-2001)

Exchanged political ideas as a member of the conservative debating society.

Federalist Society (1995–present)

Board member of the Indianapolis chapter. Former board member of the Chicago chapter.

Member of the national Financial Services and Labor committees. Member of Regulatory Transparency Project.

Illinois Citizens for a Sound Economy, *Member* (1999-2001)

Indiana University Law School, *Guest Lecturer* (2013–2016)

Institute for Justice, *Volunteer* (1999-2001)

Evaluated potential cases for *pro bono* representation.

Manne Moot Court for Law & Economics, George Mason Univ. School of Law, *Judge* (2005-2007)

McCain-Palin 2008, *Special Counsel* (Fall 2008)

Coordinated nationwide litigation and led the legal team in Pennsylvania.

PACE (Public Advocates in Community Re-Entry), *Board Member* (2009-2012)

Raised funds and handled legal issues to help fulfill the mission of helping ex-convicts find gainful employment.

Republican National Lawyers Association, *Member* (2008–present)
Participated in election law seminars and assisted with election law issues.

Romney-Ryan 2012 (Fall 2012)
Served on the transition team for the FTC and CFPB. Helped lead the statewide legal team in Wisconsin.

Senator Richard Lugar's Campaign for President (1996)
Ran as an alternate delegate from Illinois for Senator Lugar to the Republican National Convention.

South Asian Bar Association of North America, *Member of the Amicus Committee* (1999–present)
Former Co-Chair, Litigation Section. Co-founded the Indian-American Bar Association of Chicago.

University of Chicago Law School Alumni Admissions Committee, *Member* (2008–present)

Young Professionals for Bush, Chicago Chapter, *Volunteer Chair* (2000)
Volunteered in Iowa and Illinois. Participated in the recount in Broward County, Florida.

TESTIMONY

Indiana House Ways and Means Committee
Hearing: *Governor Pence's Tax Simplification Package*, Feb. 2015

U.S. House of Representatives, Judiciary Committee
Hearing: *Voter Suppression*, Feb. 2008
Hearing: *Employment Litigation Section, Civil Rights Division, Oversight*, Sept. 2007

Russian Ministry for Antimonopoly Policy
Hearing: *The Role of Competition Advocacy in Regulatory Reform*, Dec. 2003

SELECTED ARTICLES

Pence the Builder, NATIONAL REVIEW ONLINE (July 2016)

Trump Veep Pick Mike Pence Has a Strong Conservative Record, THE FEDERALIST (July 2016)

What Ted Cruz is Really Like, INDIANAPOLIS STAR (May 2016)

What No One Seems to Know about Ted Cruz's Past, PAJAMAS MEDIA (Sept. 2015)

Recapping the Federalist Society's 2013 National Lawyers Convention, LAW & LIBERTY (Nov. 2013)

Obamacare's Path to Power, LAW & LIBERTY (Nov. 2013)

Pro-Union Decision Could Become Conservatives' Best Friend, LAW & LIBERTY (Sept. 2013)

A Hobbit's View on the End of Lawyers, LAW & LIBERTY (Dec. 2012)

NLRB Goes Back to the '80s to Justify a Union-Notice Rule, LAW & LIBERTY (Sept. 2012)

Right to Work Battle Moves to Court, INDIANAPOLIS BUSINESS J. (June 2012)

Coercive Abuse of Federal Spending Power, NATIONAL LAW J. (March 2012)

How to Save Compliance Programs After Dodd-Frank, LAW 360 (2011)

Practical Tips to Address the Employee Free Choice Act, AAHOA LODGING BUSINESS (2009)

Protectionism as a Rational Basis? The Impact on E-Commerce in the Funeral Industry, 3 JOURNAL OF LAW, ECONOMICS, AND POLICY 189 (Spring 2007)

Buried Online: State Laws that Limit E-Commerce in Caskets, 14 ELDER LAW J. 283 (Win. 2006)

Wine, Commerce, and the Constitution, 1 N.Y.U. J. OF LAW AND LIBERTY 609 (2005)

The Original Meaning of the 21st Amendment, 8 GREEN BAG 2d 135 (2005)

Wine Wars: Uncorking E-Commerce, 27 REGULATION 10 (Win. 2004-2005)

From Spock to Skywalker: Easterbrook on Public Choice, 12 THE PHOENIX 1 (May 1996)

SELECTED SPEAKING ENGAGEMENTS

Indiana Tax Update, Ohio Tax Conference (Jan. 2016)

Panel of State Officials, Council on State Taxation, 2015 Sales Tax Conference (Feb. 2015)

It's Constitutional, What Now?, Duke Law School, Student Chapter, Federalist Society (Sept. 2012)

Panel Concerning NFIB v. Sebelius, Federalist Society, Indianapolis Lawyers Division (July 2012)

Lugar v. Mourdock, Federalist Society, Indianapolis Lawyers Division (April 2012) (served as the surrogate for Senator Richard Lugar in a debate against Treasurer Mourdock on the topic of judicial nominations)

Antitrust Analysis of Restrictions on Internet Sales: Are the U.S. and Europe Headed in Different Directions?, ABA Teleseminar (Dec. 2011)

Keynote Address, National South Asian Law Students Association, 11th Annual Conference (Feb. 2009)

Free to Booze: 75th Anniversary of the Repeal of Prohibition, CATO Institute (Dec. 2008)

Election Town Hall, South Asian Bar Association of Washington, D.C. (Oct. 2008)

Election Fraud and Recent Court Decisions, Federalist Society, St. Louis Lawyers Division (Aug. 2008)

Jumping from Private Practice to Politics, Government or the Judiciary, National South Asian Bar Association, Annual Convention (June 2008)

Enforcement Priorities of the Civil Rights Division, American Bar Association, Equal Employment Opportunity Committee (Jan. 2008)

Review of Civil Rights Issues, Korean American Federation (Dec. 2007)

Opening Remarks, U.S. Department of Justice, Ballot Access and Voter Integrity Symposium VI (June 2007)

Pursuing Excellence Through Leadership, Diversity & Unity, U.S. Department of Transportation's Asian-Pacific American Heritage Month (May 2007)

Plenary Discussion: APA Success Stories, U.S. Department of Labor, Sixth Annual Asian Pacific

American Federal Career Advancement Summit (May 2007)

Remarks on DOJ's Employment Law Priorities, American Bar Association, National Conference of Equal Employment Opportunity Law (March 2007)

Priorities of the Employment Litigation Section, American Bar Association, Employment Section Annual Midwinter Conference (March 2007)

Civil Rights Overview, Northwestern University, Asian Pacific-American Law Students Association (March 2007)

The Work of the Civil Rights Division, Pakistani Independence Day Celebration (Aug. 2006)

Protectionism as a Rational Basis?, Mercatus Center, Symposium on E-Commerce (May 2006)

Regulatory Barriers to E-Commerce, National Conference of State Liquor Administrators, Annual Meeting, National Panel of Federal Regulators (June 2004)

FTC Initiatives Regarding State Regulation and Class Action Reform, Americans For Tax Reform (Feb. 2004)

Statutory and Contract Barriers to the Sale of Products over the Internet, American Bar Association Teleconference (Nov. 2003)

C. Paige Hanson

WORK EXPERIENCE

Organization for International Investment (OFII), Director, Government Affairs

December 2015 to Present

- Directs Federal government affairs for industry association representing 170 U.S. companies with foreign parents. Members include: Honda USA, Sony USA, Michelin USA, Nestle USA, LVMH representing inbound business to Congress and the White House
- Creates and executes strategy to promote OFII's agenda including directly engaging policymakers, their staffs, and other influencers
- Drafts policy briefs for member companies; advises executives how to implement Congressional affairs
- Organized Global Investment in America Caucus in the U.S. House of Representatives
- Conducts Embassy briefings

U.S. Joint Economic Committee, U.S. Senate, Professional Staff Member for Chairman Coats

March 2013 to December 2015

- Lead Staffer for Social Security and Budget issues
- Senator Coats' representative to the Senate Finance Committee
- Drafted legislative speeches, Congressional hearing questions and remarks, approved press releases and constituent responses on financial issues
- Initiated and executed Senator Coats' "Waste of the Week" initiative
- Managed a Legislative Correspondents and interns

U.S. Senator Dan Coats, Legislative Assistant

March 2012 to March 2013

- Responsible for Social Security, Appropriations (committee member), Budget, Tax, and Joint Economic Committee
- Drafted legislative speeches, Congressional hearing questions and remarks, approved press releases and constituent responses on financial issues
- Conducted and attended meetings on the Senator's behalf

U.S. Senate Budget Committee, Budget Analyst for Ranking Member Senator Jeff Sessions

June 2011 to March 2012

- Analyst for Budget functions 450 (regional and community development) and 600 (income security)
- Served as the Republican point of contact on spending to federal agencies including: the Department of Agriculture, the Federal Emergency Management Agency, and other disaster mitigation and community development-related programs

U.S. Senator Jeff Sessions, Legislative Correspondent

July 2010 to June 2011

- Responded to constituent correspondence on Social Security, economic, tax, budget, trade and banking issues
- Led meetings on the Senator's behalf

U.S. Senator Jeff Sessions, Staff Assistant

July 2009 to June 2010

- Collected constituent concerns to share with the Senator
- Coordinated tours of the Capitol and White House

Department of Defense, TRICARE

Summer 2009

- Drafted a book that explains TRICARE using easy to understand terminology
- Attended DoD Congressional hearings with the TRICARE team

EDUCATION

Virginia Tech, Arlington, VA
Executive MBA candidate

Expected Graduation: August 2017

Wofford College, Spartanburg, SC

May 2009

Bachelor of Arts in Government (major) and Economics (minor), Concentrations in American Government, International Politics, and Political Philosophy

Albert-Ludwigs-Universität Freiburg, Freiburg, Germany
Study abroad program focusing on the European economy

Spring 2008

MEMBERSHIP ORGANIZATIONS

Tax Coalition - Founded in 1983 to provide a forum for the exchange of ideas among professionals in federal tax policymaking and to encourage the professional development of women in federal tax policy.

Junior League of Washington -- Founded in 1912 to improve the welfare of Washington, DC, the Junior League of Washington now deploys over 2,000 female volunteers to serve our community in a variety of ways. As a member, I have volunteered regularly at Kids Enjoy Exercise Now (for children with disabilities), the Capital Area Food Bank, and by conducting trainings for other volunteers, including sessions on budgeting for organizations (December 2016) and working with underserved populations (January 2017).

MICHEL N. KORBEBY

SUMMARY

Highly accomplished executive with extensive private and public sector experience in management, communications, advocacy and public policy. Served in senior management positions for three presidential administrations. Exceptional knowledge of federal, state and local governmental operations. Outstanding track record advocating on Capitol Hill, managing and reforming federal agencies and advising senior government officials, members of Congress and other influential leaders on a wide arrange of public policy and management issues.

AREAS OF EXPERTISE

Organizational & Project Management • Policy Analysis & Development
Legislative Advocacy • Communications

PROFESSIONAL EXPERIENCE

Maryland Department of Human Resources, Baltimore, Maryland, 2015-²⁰¹⁷present MK

Assistant Deputy Secretary

- Assist the Deputy Secretary for Programs (DSP) in the overall management of the Child Support Enforcement Administration, Family Investment Administration and Social Services Administration
- Handle a variety of special management and policy projects for the DSP and the Office of the Secretary
- Represent the DSP in meetings, workgroups and panel discussions with state agencies and outside advocacy organizations

Mike Korbey & Associates, Fairfax, Virginia, 2011-2015

Public Affairs Consultant to Non-profit Advocacy Organizations

Services provided:

- Policy development and analysis
- Lobbying on Capitol Hill
- Coalition building and outreach
- Writing and editing columns, news releases and various other publications

Social Security Administration, Washington, D.C., 2001-2009

Senior Advisor to the Principal Deputy Commissioner

- Provided advice and recommendations to the Deputy Commissioner and Chief Operating Officer on a wide range of issues and initiatives concerning budget formulation and analysis, programs, agency reorganization, the President's Management Agenda, Social Security reform and Medicare prescription drug coverage
- Managed projects relating to the Office of Financial and Administration Management, Policy, the Office of the Chief Actuary, and the Office of the Chief Strategic Officer

- Served as liaison to key officials at the White House, Office of Management and Budget, Treasury Department and other government agencies and private organizations
- Served as a member of the Annual Trustees Report Working Group
- Represented the Deputy Commissioner on inter-agency task forces

Special Initiatives -- During the Administration's Social Security reform and Medicare prescription drug enrollment projects:

- Participated in 17 congressional town hall meetings
- Delivered numerous speeches and policy briefings
- Conducted over 30 media interviews
- Advised members of Congress and staff on policy details

White House Transition Team Member

Social Security Administration, Washington, D.C., 2001

- Prepared for the incoming commissioner and deputy commissioner a management report on the agency's operations, budget and structure

United Seniors Association (USA), Fairfax, Virginia, 1992-1999

Director of Policy and Legislative Affairs

As Director of Policy:

- Formulated the organization's positions on key issues such as Social Security, Medicare, health care, pensions, prescription drugs and taxes
- Produced USA's policy agenda manual and issue papers
- Wrote/edited op-eds, newsletter articles, congressional testimony, presidential and congressional candidate questionnaires, news releases and media ads
- Advised members of Congress, their staff and congressional candidates on seniors issues

As Director of Legislative Affairs:

- Served as USA's chief representative and lobbyist on Capitol Hill
- Developed and implemented USA's legislative strategy
- Analyzed and determined appropriate action on legislation
- Drafted Social Security and Medicare reform legislation
- Wrote briefing papers and talking points for staff and members of Congress
- Played leading role in passing legislation creating the Medicare + Choice program and eliminating the Social Security earnings limit for working seniors

As USA spokesman:

- Conducted nearly 400 media interviews
- Participated in numerous press conferences, policy briefings, and town hall meetings with members of Congress on Social Security, Medicare and tax reform
- Lectured frequently across the country on seniors' issues

U.S. Department of Housing and Urban Development, Washington, D.C., 1989-1990

Special Assistant to the Assistant Secretary for Administration

- Served as chief financial and budget advisor to the Assistant Secretary
- Monitored the agency's major contract with Price Waterhouse concerning the documentation of financial control weaknesses and corrective action plans
- Assisted Price Waterhouse and senior HUD staff in resolving critical audit issues

- Worked with the Under Secretary's office on the Secretary's Management Plan and with the Office of Management and Budget and the Treasury Department to resolve accounting and financial issues
- Served as a member of the Secretary's Federal Housing Administration (FHA) Reform Task Force

U.S. Department of Education, Washington, D.C., 1987-1989

Comptroller

- Directed the federal government's first asset sale project, selling nearly \$2 billion in student housing loans
- Directed the development and implementation of all financial and accounting policies, regulations, and systems for the Department's \$20 billion budget;
- Oversaw the disbursement of \$1.5 billion annually in discretionary grants and contracts
- Advised the Office of Management and Budget and Treasury Department on credit collection and management issues

ACTION, Washington, D.C., 1985-1986

Assistant Director for Policy and Planning

- Directed the annual strategic planning and review process for the agency's \$150 million budget
- Advised agency officials on programs, policies and regulations
- Served as liaison to the White House Office of Private Sector Initiatives

Occupational Safety and Health Administration (OSHA), U.S. Department of Labor, Washington, D.C., 1984-1985

Deputy Assistant Secretary for Policy and Administration

- Managed the budget, finance, personnel, legislative and public affairs divisions
- Advised the Assistant Secretary on policy
- Supervised the regulatory and rule-making process
- Represented the agency on several departmental and interagency task forces concerning management and health and safety issues

Occupational Safety and Health Review Commission, Washington, D.C., 1983-1984

Executive Director

- Directed daily operations of the agency
- Managed the divisions of budget, finance, personnel, public, congressional affairs and strategic planning
- Served as liaison to the White House and Office of Management and Budget

The Viguerie Company (now American Target Advertising) Manassas, Virginia, 1981-1983

Special Assistant to the President

- Served as chief political operative for the company president
- Represented the president in meetings with members of Congress, the Reagan Administration, government reform organizations and private sector officials
- Conducted policy research
- Organized conferences and weekly meetings for national political leaders
- Performed public relations and various administrative functions

EDUCATION

Master of Public Administration
The Pennsylvania State University
State College, Pennsylvania

Bachelor of Arts in Political Science
Merrimack College
North Andover, Massachusetts

RAJIVE K. MATHUR

SUMMARY

Senior government and private sector executive with substantial experience in leading change and driving large-scale business transformation for customer experience, service strategy and operations. Functional expertise includes strategy, customer experience, web operations & development, product management, content development, web analytics, mobile. Significant experience in handling highly complex and public-facing issues in a complex operating environment while driving dramatic innovation and change.

EXPERIENCE

INTEGRATIVE SCIENCES LLC D/B/A DIGITALGOVX, Reston, VA 6/2016 – Present
Principal

Government & private sector services firm focused on digital transformation for consumer-facing IT and business services. Expertise includes technology, product, user experience, strategy, marketing, mobile, analytics, content development, training, Cybersecurity, and customer experience. Product offerings include online communications, secure authentication.

Lead engagements that use technology and design to deliver better services for the end-user.

INTERNAL REVENUE SERVICE, Washington, DC 3/2011 – 5/2016
Director, Online Services

Reporting to the Deputy Commissioner, Services & Enforcement, to lead enterprise-wide digital technology group with responsibility for business transformation and migration of taxpayers from high-cost service channels to lower-cost digital service channels. Member of the IRS Senior Executive Team. Key accomplishments:

- Created and implemented Service on Demand, IRS' omni-channel customer service and digital strategy including service vision, detailed customer experience for all taxpayer segments, implementation roadmap, funding, business cases, and migration approach. Gained consensus from IRS Senior leaders including Commissioner, Deputy Commissioners, and Operating Division leaders to commence program execution.
- Recruited senior leaders from industry to fill competency gaps including User Experience & Design, Product management, Content/editorial, Web analytics and performance measurement, and Portal acquisition and management.
- Launched 24 online tools/apps over a 36-month span, including newly redesigned IRS.gov, Where's My Refund™ tracker, IRS2Go mobile app, Get Transcript, IRS Direct Pay, Online Payment Agreement, and many others, amidst budget shortfall and while standing up a new organization.
- Commenced migration of taxpayer services to digital channels resulting in reduced call volumes.
- Developed governance and funding approaches, gained consensus among IRS Senior Leadership to create a "digital first" approach to service and compliance for individual and business taxpayers.
- Revamped the content publishing process and the content publishing system to enable clear, actionable content on IRS.gov.
- Responsible for monitoring and execution of Treasury Cross-Agency Priority (CAP) goal for IRS services.
- Implemented web data analytics and performance measures strategy for IRS.gov customer service operations.
- Executive sponsor for \$320M portal contract for IRS.gov and for the Electronic Tax Administration Advisory Committee (ETAAC).

- Recipient of numerous awards including two IRS Commissioner and Deputy Commissioner Awards, Excellence in Government Award (twice), and others.

STEALTH START-UP, Reston, VA

1/2009 – 1/2011

Founder

Start-up venture (within twenty-five-year-old firm, Salesforce Systems, International) providing online video, editorial content, and e-learning services to retiring military and senior non-commissioned officers transitioning from active duty to the private sector. Working name for venture was "Careers After Combat."

COLUMBIA LIGHTHOUSE FOR THE BLIND, Washington, DC

2007 - present

Member, Board of Directors

Board member for 110-year-old non-profit dedicated to helping the blind overcome the challenges of vision loss. Particular focus is on education & training of visually impaired transitioning veterans.

FIDELITY INVESTMENTS, Boston, MA

4/2006 – 11/2008

Vice President, Fidelity Interactive Content Services

Key business leader in start-up group tasked with relaunching fidelity.com in order to re-invent the customer and prospect experience. Focused on strategy, market research, product, and business development. Key accomplishments:

- Developed Fidelity's web content strategy to engage customers and prospects in the area of personal finance, retirement planning, and investing. Responsible for \$8MM content licensing budget.
- Developed staffing and budget plans for content/editorial team; led recruiting efforts for editorial team resulting in hiring of Fidelity's Editor-in-Chief, Managing Editors.
- Developed and launched syndication of Fidelity's web content. Identified, negotiated and closed ~60 deals to license content & technology with partners including Dow Jones, Reuters, AP, SmartMoney, Kiplinger's, and others.
- Led definition and implementation for Fidelity-wide enterprise content management system to allow real-time, intra-day marketing messages and content publishing on fidelity.com as well as branch/phone channels. Established governance structure culminating in successful approval of roadmap and funding.
- Developed business and technical requirements for Fidelity enterprise video platform. Led RFP and negotiations for video platform technology culminating in a cost-effective solution for web video on fidelity.com.

AMERICA ONLINE, LLC. (DIVISION OF TIME WARNER, INC.), Dulles, VA

2001 - 2005

Vice President & General Manager AOL Mobile (.com), Wireless Division

Responsibility for AOLMobile.com, a hub for wireless products and services. Oversight of twenty-five professionals across various functions: strategy, marketing, product management (India & US), technology development, and project management. Key accomplishments:

- Provided P&L leadership for AOLMobile.com, including responsibility for all aspects of business development, product development and management, and marketing. Supervised multiple external agency relationships and directly managed external/internal technology and design resources in the US and India
- Developed and launched AOLMobile.com, with an innovative mobile experience, from purchasing a phone & plan to selecting entertainment applications. Created business case, gained organizational consensus, and procured enabling technologies and data platform resulting in net savings of nearly \$5M. Closed media and commerce deals worth \$8MM and increased unique visitors by over 25%.

Vice President, Strategy & Market Development (AOL Core Products)

Business ownership for AOL Digital Imaging (YGP)/Greetings products; Strategy/Market Development responsibility for AOL Search and Local. Key accomplishments:

- Developed AOL's digital imaging strategy for basic and premium offerings and launched numerous imaging and Greetings products.

- Led and closed strategic deals with HP, Adobe, Kodak, American Greetings, and others to support product/technology requirements. Established AOL Pictures as market leader in online imaging, over Yahoo! and MSN.
- Served as interim Program Management head for release of AOL's 9.5 client software.

eCOMPANIES LLC & eCOMPANIES WIRELESS LLC, Santa Monica, CA

2000

Vice President

Principal in venture capital incubator (joint venture with Sprint PCS)

- Initiated and developed eCompanies Partner Program, resulting in twenty technology alliances with major providers including Sun, Oracle, Cisco, Microsoft, Akamai to supply products and services to portfolio companies.
- Generated new deal flow for incubation/venture funding; Board observer for eCompanies portfolio companies (thinkIndia and Lucerne).

LYCOS.COM, Waltham, MA

1997 - 2000

Director, Product Management for Search and Multimedia

Senior member of product team at Lycos, one of the most visited sites, reaching nearly 50% of the Web audience. Key accomplishments:

- Led day-to-day operations for Lycos Search including strategy, product management, web crawling, catalog development
- Recruited and managed a team of ten with dotted-line responsibility for a staff of over fifty across Engineering, Operations, QA, and Marketing across two cities (Boston & Pittsburgh)
- Launched many critically-acclaimed search products including: Kid-safe product "SearchGuard" ("PC Week" Honorable Mention citation); Lycos 50; MP3 music search; FTP search; Image Gallery; News search; Vertical search; KIT1 re-circulation technology; Language translation; Lycos Pictures and Sounds; One Click Away (child online safety initiative announced by White House). Quoted in multiple media venues including *The Wall Street Journal*, *Better Homes & Garden*, *CNET*, *New England Cable News*, *Interactive Week*, *Internet World*, *Wired*, *CIO*, *CNBC.com*, *MSNBC.com*, *Searchenginewatch.com*
- Led business case to outsource Lycos Search resulting in \$40MM licensing deal. Provided program management for major site re-launch for Lycos.com which contributed to 44% traffic increase over four months and standardized the look and feel across all products on the site. Resulting redesign provided Lycos with industry recognition for fast performance.
- Led and closed FTP Search deal, Multimedia Search deal (\$5 million). Key participant in international joint-venture deal for Lycos Asia (with Singapore Telecom).

ACCENTURE, Boston, MA

1995-1997

Focus on high-technology/telecommunications clients. Functional focus on: corporate and technology strategy, product strategy, product lifecycle, process reengineering. Promoted six months early.

Manager, Strategic Services, Communications and High Technology Practice

- Developed marketing plan for regional Internet Service Provider (ISP) commencing launch of broadband service. Identified key customer segments and created strategy for trial and rollout.
- Developed Internet strategy for large distributor of semiconductor products resulting in the creation of an early online business exchange for computer products. Created detailed financial and operational model in order to develop "proof of concept" for new entity.
- Created business strategy for US TV broadcast network facing swift change due to FCC's digital TV rulings. Assessed media environment, developed strategy for new products and services including datacasting, online educational products/services and other multimedia, data-oriented businesses. Identified options for operating strategy and identified major investment requirements for new businesses.
- Launched pilot product for Fortune 50 telecommunications service provider. Developed processes and quality measures for sales, telemarketing, fulfillment, customer service, billing, and maintenance.
- Reengineered product development process for major long-distance service provider resulting in reduction in time-to-market by 30-40%.

EDUCATION

THE WHARTON SCHOOL, University of Pennsylvania, Philadelphia, PA
Master of Business Administration, May 1995

RENSELAER POLYTECHNIC INSTITUTE, Troy, NY
Master of Science in Computer Systems Engineering, May 1990

NORTHEASTERN UNIVERSITY, Boston, MA
Bachelor of Science in Electrical Engineering, Magna Cum Laude, June 1987

ROBERT W. PATTERSON

PROFILE

Republican congressional nominee with proven track record of advancing an America First, populist agenda that has channeled Donald Trump of reviving domestic manufacturing, defense industries, and transportation infrastructure. Twenty-plus years of senior-level policy experience—including serving in Bush 43 and the Tom Corbett administration of Pennsylvania—as policy expert, strategist, professor, op-ed contributor, and speechwriter.

PROFESSIONAL ACCOMPLISHMENTS

Republican Congressional Candidate and Nominee, NJ-01, 2015–16.

- Led most-competitive GOP congressional campaign in Democratic district in a generation, running to “Make South Jersey Great Again,” with detailed plan to bring 50,000 high-wage jobs in defense industries, modern manufacturing, and transportation infrastructure to region. Boosted GOP vote by 22 percent from 2012.

Vice President for Government Relations, U.S. Business & Industry Council, 2015–16.

- Developed and presented to members of House and Senate, and their staffers, the economic and national-defense rationale for preserving and strengthening U.S. manufacturing, including opposition to the globalist-corporatist agenda of TPA and TPP.

Senior Associate, The Alexander Group, 2013–14.

- Provided policy and data-and-report presentation expertise to consulting firm headed by state-based welfare reformer Gary Alexander, helping governors (Maine) and legislatures (Arkansas) pushback against Medicaid expansion.

Adjunct Professor of Government, Patrick Henry College, 2009–13.

- Created, designed, and taught upper-level course on political rhetoric and speechwriting, looking at Abraham Lincoln as the master shaper of public opinion.

Senior Policy Advisor to Secretary of Public Welfare, Commonwealth of Pa., 2011–12.

- Served as most-senior aide to Secretary Gary Alexander, helping him formulate and frame reforms of a \$27.5-billion agency, including cost savings of \$1.9 billion, reinstatement of asset tests for food stamps, and reduction of Medicaid caseload.

Editor, THE FAMILY IN AMERICA: A JOURNAL OF PUBLIC POLICY, and Research Fellow, The Howard Center, Rockford, Illinois, 2009–12.

- Successfully executed 2009 transformation of the Center’s flagship publication into a quarterly journal, including launch of new website and Capitol Hill symposia.
- Conceived editorial theme of each issue and solicited authors of all articles and book reviews. Wrote essays, book reviews, and one-half of NEW RESEARCH section that highlights latest peer-reviewed research quantifying the relationship between the marriage-based, child-centered family and the flourishing of the American middle class.

Senior Speechwriter, U.S. Small Business Administration, 2008–09.

- Worked closely with Assistant Secretary of Commerce Sandy Baruah and Acting SBA Administrator Jovita Carranza who managed agency with more than \$80 billion

guaranteed-loan portfolio to shape messaging and engage corporate, small-business, and government-contracting communities, advancing policies that promote entrepreneurial innovation, American competitiveness, and small business.

- Successfully met heightened demand for speeches during last four months of the Bush administration that focused on the President's response to the 2008 financial crisis, the economic downturn, and the decline of the automobile industry. Venues included the Americas Competitiveness Forum, U.S. Chamber of Commerce, National Association of Guaranteed Government Lenders, and Regional Economic Development Corporations.

Senior Advisor & Speechwriter to the Assistant Secretary for Children & Families, U.S. Department of Health & Human Services, 2004–08.

- Played key role in senior team supporting Assistant Secretary Wade F. Horn in managing a \$47-billion agency while achieving and implementing the 2005 reauthorization of welfare reform that enhanced work requirements in TANF and secured dedicated funding for the President's Healthy Marriage Initiative.
- Analyzed agency-produced studies and congressional reports and worked with program directors to revise materials to reflect Bush administration priorities. Also supervised two mid-level speechwriters.
- Prepared roughly 70 speeches a year (including Power Point presentations, talking points, and journal articles) that articulated the President's welfare-policy initiatives for Assistant Secretary. Periodically drafted speeches for Secretary Michael O. Leavitt and Assistant Secretary for Planning and Evaluation Jerry Regier.
- Prepared and reviewed op-eds, media communications, and special projects, including briefing materials for the Assistant Secretary's extensive international engagements, including the 2005 Paris summit of the Organization for Economic Cooperation and Development and various forums at the United Nations.

Staff Consultant, White House Task Force for Disadvantaged Youth, 2003.

- Contributed to research and writing of an inter-agency report for the White House assessing more than 350 federal programs aimed at helping at-risk young people.

Consultant, The Heritage Foundation, 2002–03.

- Formulated editorial strategy, oversaw preparation and launch of www.familyfacts.org, an online database that makes social-science research accessible to the non-specialist.

Senior Director of Publications and Executive Editor, FAMILY POLICY, Family Research Council, Washington, D.C., 1998–2002.

- Motivated staff of six writers, editors, and designers to strive for and achieve excellence in all policy papers, op-eds, press releases, and publications, including the upgrading of the Council's then flagship bimonthly periodical, FAMILY POLICY.
- Chaired blue-ribbon task force that produced an award-winning, 24-page prospectus that cast Council vision to donors, media, and the general public while exceeding expectations of president and board members.

EDUCATION

Th.M., Westminster Theological Seminary, Philadelphia. American church history.

M.A., Wheaton College, Illinois. Communications.

B.S., Cairn University, Philadelphia. Biblical studies major, English minor.

Joseph D. Sliwka Sr.

EDUCATION

- 1982 - 1984 *Candidate, Master of Public Administration*, University of Baltimore
- 1980 - 1982 *Bachelor of Arts Degree in Political Science*, University of Baltimore
- 1978 - 1980 *Associate of Arts Degree in Business*, Essex Community College
- 1974 - 1978 *Diploma, College Preparatory Curriculum*, Calvert Hall College High School

PROFESSIONAL EXPERIENCE

Community Resource Coordinator (Harford County Government-
Community Service/Transit Abingdon, Maryland)

2013-Present

Job Description- Under the direct supervision of the Administrator for Harford Transit. Responsible for the coordination of customer service to include education and marketing of services, customer outreach and coordination with dispatch and Lead Bus driver as needed. Responsible for providing the Administrator with suggestions for maintaining and improving services to the public.

Duties Include:

- Creating educational material regarding service provided by Harford Transit
- Answering questions from the general public regarding services and providing necessary information as needed.
- Receiving customer complaints. Investigating the nature of the complaint and making recommendations to the Administrator for appropriate resolutions to the problem.
- Coordinating services and customer concerns with dispatch staff and Lead Bus Driver as needed. Keeping the Manager and Administrator abreast of any issues.
- Creating surveys for completion by customers. Identifying targeted areas of concern. Analyzing results and discusses them with the Administrator.
- Conducting unannounced route checks. Determining if there are any issues during the route and discussing findings with the Lead Bus Driver, Manager, and Administrator
- Maintaining and recording data along with creating presentations and reports as needed.
- Manage 35 drivers and 5 dispatchers

- **Community Liaison Staff**- (Congressman Andy Harris-Bel Air, Maryland)

2011-2013

Job Description: Responsible for the day to day operations of Congressman Andy Harris's Bel Air district office. Managed 5 employees in the district office as well as 2 interns Included managing the office as well as preparing the budget for the district office. Other duties included meeting on a daily basis with business and community leaders on the western shore of the 1st Congressional District. Represented the Congressman at ribbon cutting ceremonies, as well as the events and meetings within the communities of the district. Specialize in casework that related to the IRS, Agriculture,

Joseph D. Sliwka Sr.

The Department of Interior, and the Mortgage Industry. Additionally, represented the Congressman at all legislative meetings within the district.

Processing Supervisor- (Mortgage Seekers, Inc. Towson, Maryland)

2007-2010

Job Description: Responsibilities included supervising daily processing operations and assist the company through volatile market conditions. I was a liaison between loan officers and customers to ensure proper procedures were followed. Also, I worked with Title Companies and lenders to guarantee a timely and sufficient closing. Graduated on August 25, 2008, thus becoming a licensed loan originator in the state of Maryland. Oversaw 20 people in the office.

Commissioner, Occupational and Professional Licensing- (State of Maryland, Department of

2005-2007

Labor, Licensing, and Regulation-Baltimore, Maryland)

Job Description: Responsible for providing executive direction and management for the Division of Occupational and Professional Licensing, a complex Division of the Department of Labor, Licensing, and Regulation that included 21 Board and Commissions, the licensing and monitoring of 24 business occupations and professions, and an authorized staff of 90.

Major Responsibilities of the Position:

- Oversee the development of and adherence to a legislative, regulatory, policy, and programmatic agenda that reflected the views of the Administration and needs of the Division.
- Develop and monitor the Division's annual budget of \$9 million.
- Evaluate and streamline existing service delivery mechanisms to ensure effective licensing and regulatory services.
- Provide executive direction to the management staff that provides for day-to-day operation of the Division.

Essential Job Functions and Other Assigned Duties:

- Conduct a comprehensive evaluation of the functioning of the Division to ensure proper distribution of resources and to recommend measures to streamline and improve operations.
- Evaluate and determine if contracts are in place to ensure appropriate testing of licenses.
- Ensure that a system is in place to address sunset recommendations audit issues, and periodic reporting requirements.
- Prepare organizational plans as needed to address structural shortfalls in the programs.
- Provide executive oversight of the program managers, including the Deputy Commissioner, eight Executive Directors, and the manager of the Central Services Unit.
- In conjunction with the Office of the Secretary, establish the policy, legislative, regulatory, and programmatic agenda for the Division, including state/local needs and the national picture.

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- Appear before the General Assembly to work for passage of needed legislation; oversee the implementation of legislative initiatives in an effective and comprehensive manner.
- Initiate and maintain contact with the myriad of professional and trade associations, consumer groups, national testing organizations, legal community, and media to understand police and programmatic needs, identify shortcomings, and generally ensure that regulated parties and consumers are familiar with program requirements and available services.
- Work with the Office of the Secretary to ensure that the Boards and Commissions have effective representation from all the regulated industries, affected consumers, and the general public as established by law.
- Oversee the preparation and monitoring of the budget for the Division, including planning, preparation, and allocations.
- Review operating allocations and expenditures on a quarterly basis to ensure that spending is in line with the budget parameters; make adjustments as needed for spending patterns with particular attention to cost allocation methodology to ensure proper implementation. Also oversee Division operations for timelines and effectiveness of service delivery and responses for Governor's Correspondence to identify problematic issues

Assistant Deputy Commissioner-(Occupational and Professional Licensing State of Maryland, Department of Labor, Licensing, and Regulation- Baltimore, Maryland)

2004-2005

Job Description: Provided administrative direction and operational oversight for an active and complex Division of Labor, Licensing, and Regulation that coordinates the licensing, regulatory, and enforcement activities of 22 Boards and Commissions.

Major Responsibilities of the Position:

- Supervise the operational functions of the Division of Occupational and Professional Licensing to ensure proper distribution of resources.
- Monitored and recommended measures to streamline and improve operational efficiency.
- Evaluated and managed the annual budget for all the Occupational and Professional Boards and Commissions.
- Authorized all division procurement and expenditures during the fiscal year for equipment, supplies, and general services.
- Conducted and managed contract negotiations, development, renewals, and amendments with testing providers.
- Performed additional duties, and special projects as assigned by the Commissioner to assist in the operation of the Division.
- Established and maintained highly effective relationships and interaction with a diverse range of people and entities.

Executive Director of Occupational Licensing-(State of Maryland, Department of Labor, Licensing, and Regulation-Baltimore, Maryland)

2003-2004

Job Description: Responsible for five State Boards including, State Board of Heating, Ventilation, and Air Conditioning, State Board of Examining Engineers, State Board of Real Estate Appraisers, and State Board of Master Electricians.

Major Responsibilities of the Position:

- Conducted and set the agendas for five Board Meetings on a regular basis.

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- Maintained responsibility for licensing more than 37,500 licenses for the five Boards.
- Managed and resolved any complaints brought before the five Boards.
- Oversaw activities of six employees responsible for administering the Boards.
- Ensured productivity of these employees in performing their duties and evaluated their performance on a six month basis.
- Interacted with counterparts on the local and State-wide levels.
- Oversaw legislation initiated by the Boards and assisted them through the process.
- Participated in testifying and/or lobbying for bills brought before the Legislature.

Owner/ General Manager- (Double J. Bar, Inc., T/A -
The Barn Restaurant and Crabhouse Baltimore, Maryland)

1994-2003

Job Description: Responsible for all operations and bottom-line profit and loss of popular Baltimore enterprise, including staffing, budgeting, sales projections, quality and sanitation standards, purchasing, customer relations, and problem solving.

Major Responsibilities of the Position:

- Hired, trained, scheduled, appraised, and oversaw up to 50 employees; authorized payroll.
- Prepared and executed annual budget including extensive forecasting and variance analysis
- Ensured most efficient labor and cost controls to stay within budget parameters.
- Streamlined operations systems to increase efficiency and cost effectiveness.

Major Responsibilities of the Position: (continued)

- Consistently met or exceeded profitability margins.
- Resolved any problems as they occurred to ensure customer and employee satisfaction.

Civic Involvement

- | | |
|---|------------|
| -President Baltimore County Licensed Beverage Association | 1996-1998 |
| -Associate Scout Milwaukee Brewers Professional Baseball Club | 1994-2000 |
| -Co-Chair of the 1970s decade Calvert Hall's Capital Campaign | 2000 |
| -Alarm Reduction Task Force Member Baltimore County | 2000 |
| -Fallston Recreational Baseball (8 year olds) | 2000 |
| -Board Member Maryland State Licensed Beverage Association | 1995-2003 |
| -Board Member Essex Community College Foundation | 1999-2003 |
| -Coach - Calvert Hall Freshmen Football Team | 1998-2005 |
| -Coach - Baltimore Bombers Youth Baseball Team | 2003, 2005 |
| -Alumnus of the Year Award Calvert Hall Alumni Association | 2006 |
| -President, Cardinal and Gold Football Foundation, Inc. | 2005-2007 |

Joseph D. Sliwka Sr.

-Vice President, Calvert Hall Alumni Association	2005-2007
-President, Calvert Hall Alumni Association	2007-2011
-Associate Scout Houston Astros Professional Baseball Club	2008-2012
-Board of Directors Calvert Hall Alumni Association.	1999-present
-Member, Old Timers Baseball Association	1994-present
-Board Member Baltimore County Licensed Beverage Association (Representative for over 700 Licenses in Baltimore County, including lobbying in Annapolis)	1984-present
-Knights of Columbus 3rd Degree	Current Member
-Son of an American Legion (SAL)	Current Member
-Active Member Saint John the Evangelist Catholic Parish Hydes, Maryland	Current Member

MARK J. WARSHAWSKY

AREAS OF EXPERTISE

Retirement, pension plans, Social Security, life annuity and long-term care insurance, financial planning, health care finance, macroeconomics, public finance, and investments.

PROFESSIONAL EXPERIENCE

MERCATUS CENTER at George Mason University, Arlington, VA 2014 –
Senior Research Fellow, September 2015 to present; Visiting Scholar, May 2014 to August 2015

- Research, writing and presentations on retirement regulations, retirement income methods, disability insurance, Social Security, Medicaid, health insurance, income inequality, and public pension, long-term care and higher education finance.

ReLIAS LLC, Silver Spring, MD 2013 -
CEO and President, October 2013 to present

- Founder and head of design firm for customized retirement income solutions for middle- and upper-middle-asset-holding retired households, using my comprehensive analytical model to personalize optimal strategies, including an information collection app. See www.reliasllc.com.

MIT CENTER FOR FINANCE AND POLICY, Sloan School, Cambridge, MA 2015 - 2016
Visiting Senior Scholar, January 2015 to June 2016

- Research, writing and presentations on reverse mortgages, long-term care, and retirement security.

FEDERAL COMMISSION ON LONG-TERM CARE, Washington, D.C. 2013
Member, appointed by Senator McConnell. Elected Vice Chairman by fellow commissioners.

- Co-led consensus process that produced a comprehensive report in an abbreviated timeframe.
- Recognized expert on financing and insurance aspects of the issue.

TOWERS WATSON, Arlington, VA 2006 - 2013
Director of Retirement Research, August 2006 – September 2013.

- Conducted and oversaw research on employer-sponsored retirement programs, including plan funding, investments, payments, and design, and public policies. Also research on developments in labor markets and retirement trends, compensation, investment products, retirement distribution strategies, financial planning, and health and long-term care insurance. Provided advice and research results to consultants, clients and Congressional and federal agency officials through papers, memos, letters, meetings, presentations, speeches and testimonies. Presented frequently at external conferences, quoted extensively in media. Writings appeared in professional, conference and company publications, including books and peer-reviewed journals.

- Managed unit of six research professionals, including two Ph.D. economists, responsible for collection and analysis of data on pension funding, actuarial assumptions, retirement plan design (defined benefit, hybrid and defined contribution), and worker coverage. Also oversaw and participated in staff analysis of internal surveys of plan participants and sponsors, external government-sponsored large panel and cross-sectional surveys, and simulation models of funding, plan design, and distribution strategies.

SOCIAL SECURITY ADVISORY BOARD, Washington, D.C.

2006 - 2012

Member, Presidential appointment for a six-year term, October 2006 through September 2012.

- Actively involved in all aspects of Board activities, including oversight of SSA administration, budget, information systems, actuarial functions and technical review panels, strategic planning, disability insurance claims adjudication, communications, and reform proposals.
- Headed projects: a comprehensive review of the annual SSA benefits statement given to workers; see http://www.ssab.gov/documents/Social_Security_Statement_Report_2009.pdf, and investigation of professional third-party assistance to those filing disability claims at the initial level; see <http://www.ssab.gov/reports/Third-Party-2012-Full.pdf>.
- Played major role in Board report suggesting new approach for the agency strategic plan and report analyzing reform options.
- My Social Security Reform Proposal developed; scored on September 17, 2008 by SSA Actuary; see <http://www.ssa.gov/OACT/solvency/>. Updated in 2010 and tentatively scored by the CBO.

U.S. TREASURY DEPARTMENT, Washington, D.C.

2002 - 2006

Assistant Secretary for Economic Policy, March 2004- July 2006 (Acting, May 2003- March 2004).

Deputy Assistant Secretary for Microeconomic Analysis, January 2002- March 2004.

- Assessed current and expected near-term macroeconomic conditions, including impact of tax policies and proposals, interest rate and oil price movements, financial and labor market conditions, housing, and significant sector issues. Participated actively in development of the Administration's macroeconomic forecasts for the budget.
- Developed Social Security reform options, and financial, administrative and policy issues regarding Personal Retirement Accounts. Led process setting Trustees' economic and demographic assumptions used in annual Reports for Social Security and Medicare, including review of all major variables and methodologies; and promoted review of, and change in, long-range health care cost growth assumption. Led analysis and negotiations resulting in major enhancements of the Trustees' Reports' disclosure of imbalances in social insurance programs, including the infinite horizon estimates.
- Played key role in development of the Administration's legislative proposals on liability measurement and funding of defined benefit pension plans (including technical development of a corporate bond spot yield curve), as well as PBGC premium structure. Led review of all aspects of pension reform bills introduced in Congress and participated in development of Administration's substantive responses. All of these elements are reflected in the Pension Protection Act of 2006. Suggested Administration's post-Enron proposal to promote diversification of employer security holdings in participant-directed pension accounts.
- Promoted and refined legislation creating the Terror Risk Insurance Program in 2002; Monitored insurance market conditions after passage through design of comprehensive multi-year surveys of policyholders, insurers, and reinsurers; this survey was used to evaluate the effectiveness of the program, and served as the basis of its legislative extension in 2005. Suggested reforms to National Flood Insurance Program and other policy responses to Hurricane Katrina in 2005.

- Continued to conduct research on, and promote, within government and industry, the integrated life annuity-long-term care insurance idea (“life care annuity”), including its appropriate tax treatment and application (leading to its inclusion in the PPA on a tax-favored basis).
- Participated actively in analysis of, and development of Department’s positions on, corporate governance and financial disclosure reforms, auditing, airline conditions, accounting for stock options, international trade, and various policy aspects of specific industries and sectors of the economy, especially telecommunications and energy.
- Responsible for explaining Administration’s economic proposals and policies through speeches, media interviews (print, radio and TV), testimony, and meetings, including with foreign officials. Responsible for managing a staff of up to 35 including 27 professionals, mainly economists. Chief economic advisor to Secretary Snow through weekly briefings and other written materials and oral presentations.
- Received Treasury Medal of Honor at conclusion of service in July 2006.

TIAA-CREF, New York, NY

1995 - 2001

Director of Research, TIAA-CREF Institute, 1998-2001.

Director of Strategic Research, and Manager of Pension and Economic Research, 1995-1998.

- Conducted research for publication in academic and professional journals on life annuity markets and products, public policy toward retirement plans, characteristics and use of insurance and investment products, health care spending and financing, and financial planning.
- Recruited and developed a staff of four Ph.D. economists and a research assistant doing basic and applied research on retirement income security, asset allocation strategy and behavior, corporate governance and financing of higher education. Oversaw work of visiting faculty and consultants, and management of grants and awards programs and editing of research publications.
- Directed internal analyses for senior management on key business issues, including daily cash flows for investment purposes, longer-term trends in participant allocation and distribution behavior, new product design, and economic and public policy environment developments affecting Social Security, pensions, and insurance products.
- Organized internal and external seminars and conferences on current research and thinking in academic, public policy and practitioner circles. Gave presentations to researchers, public officials, financial advisors, and others; provided testimonies, information and interviews to Congress, government officials, and media.
- Initiated public discussion and influenced content of revision of IRS rules on minimum distribution rules for retirement plans, initiated and developed TIAA-CREF Samuelson Award competition, wrote series of papers and book on use and pricing of life annuities, invented and advocated a major product innovation – integration of life annuity and long-term care benefits (recognized by British Institute of Actuaries in a prize competition).

INTERNAL REVENUE SERVICE, Washington, D.C.

1992 – 1995

Senior Economist on the immediate staff of the Assistant Commissioner for Employee Plans and Exempt Organizations

- Directed examinations program of, and wrote study on, underfunding of defined benefit pension plans. Received Assistant Commissioner’s Award for this work.
- Designed examination program of, and study on, participation, investment, and distribution issues in 401(k) plans. Directed study on terminations of pension plans.

FEDERAL RESERVE BOARD, Washington, D.C.

1984 – 1992

Senior Economist in the Division of Research and Statistics.

Responsible for current analysis and published research for senior staff and Chairman and Governors on:

- Current domestic economic conditions, including authorship of "Greenbook" before FOMC, and weekly briefings.
- Corporate finance: investment-grade and junk bonds, commercial paper, merger activity, and liabilities for pension and post-retirement health benefits.
- Equity cash and derivative markets, especially regarding adequacy of margin requirements.
- Impact of 1986 tax reform on financial markets, corporate finance, and insurance companies.

EDUCATION

HARVARD UNIVERSITY Ph.D., Economics, 1980-1984. Fields: Finance and Econometrics. Dissertation: "Aspects of Insurance Markets." Advisors: Benjamin Friedman, Andrew Abel, and Martin Feldstein. Honors: Sloan Foundation Dissertation Fellowship. Research Assistant at the National Bureau of Economic Research.

NORTHWESTERN UNIVERSITY B.A., Highest Distinction, 1976-1979. Major: Economics. Minor: Mathematics. Honors: Phi Beta Kappa, and Dean's Lists.

BOARD MEMBER AND PROFESSIONAL AFFILIATIONS

Current Member, Advisory Board of the *Journal of Retirement* (since 2013). Former Member, Advisory Board of the New York Life Center for Retirement Income at the American College (2011 - 2017), Board of the American Risk and Insurance Association (2012 - 2015), SSA Panel of Outside Scholars for NBER Retirement Research Center (2004 - 2014), Advisory Board of the Pension Research Council at the Wharton School (2006 - 2013), and the American Health Information Community, an advisory panel to HHS Secretary Leavitt (2005 – 2006). Former Trustee, Actuarial Foundation (2000 - 2002). Former Board Member of Federal Reserve Board Credit Union (1988- 1989). Current member of the American Economic Association.

BOOKS AUTHORED OR EDITED

Retirement Income: Risks and Strategies, (a collection of my published and new articles, several co-authored with others on retirement distribution preferences, strategies, products and public policies), Cambridge, Mass.: MIT Press, 2012.

Reshaping Retirement Security: Lessons from the Global Financial Crisis, (co-edited with Raimond Maurer and Olivia Mitchell), Oxford University Press for the Pension Research Council, 2012.

Fundamentals of Private Pensions, Ninth Edition (co-authored with Dan McGill, Kyle Brown, John Haley, and Syl Schieber), Oxford University Press for the Pension Research Council, 2010.

The Evolving Pension System: Trends, Effects, and Proposals for Reform (co-edited with William Gale and John Shoven), Washington, D.C.: Brookings Institution Press, 2005.

Private Pensions and Public Policies (co-edited with William Gale and John Shoven), Washington, D.C.: Brookings Institution Press, 2004.

Long-Term Care and Medicare Policy: Can We Improve the Continuity of Care? (co-edited with David Blumenthal, Marilyn Moon, and Cristina Boccuti), Washington, D.C.: Brookings Institution Press for the National Academy of Social Insurance, 2003.

The Role of Annuity Markets in Financing Retirement (a collection of our published articles on the topic), (co-authored with Jeffrey Brown, Olivia Mitchell, and James Poterba), Cambridge, Mass.: MIT Press, 2001. (2003 Honorable Mention, the Kulp-Wright Award of the American Risk and Insurance Association.)

The Uncertain Promise of Retiree Health Benefits: an Evaluation of Corporate Obligations, Washington, D.C.: American Enterprise Institute Press, 1992.

ARTICLES PUBLISHED IN PEER-REVIEWED JOURNALS

“To Enhance Lifetime Retirement Security, Use Reverse Mortgages or Immediate Annuities?” *Journal of Financial Planning*, February 2017, 30(2), pp. 52 – 60.

“State and Local Public Pension Finances and Reform Proposals: Are Lump-Sum Payout Offerings a Solution?” (with Ross Marchand), *Journal of Retirement*, Fall 2016, 4(2), pp. 71 – 89.

“New Approaches to Retirement Income: An Evaluation of Combination Laddered Strategies,” *Journal of Financial Planning*, August 2016, 29(8), pp. 52 – 61.

“Distribution Methods for Assets in Individual Accounts for Retirees: Life Income Annuities and Withdrawal Rules,” *Journal of Retirement*, Fall 2015, 3(2), pp. 105 – 122.

“Illustrating Retirement Income for Defined Contribution Plan Participants: A Critical Analysis of the Department of Labor Proposal,” *Journal of Retirement*, Summer 2015, 3(1), pp. 12 – 26.

“Retirement Income for Participants in Defined Contribution Plans and Holders of IRAs: Recent Developments in Immediate Life Annuities and Other Income Products,” *Journal of Retirement*, Summer 2013, 1(1), pp. 12 – 26.

“The Life Care Annuity: A New Empirical Examination of an Insurance Innovation That Addresses Problems in the Markets for Life Annuities and Long-Term Care Insurance,” (with Jason Brown), *Journal of Risk and Insurance*, September 2013, 80(3), pp. 677 – 704.

“Comparative Costs and Risks of Retirement Plans for Sponsors” (with Gaobo Pang), *Risk Management and Insurance Review*, Fall 2013, 16(2), pp. 195 – 217. (Winner of Best RMIR Article, 2013)

“Target-date and balanced funds: Latest market offerings and risk-return analysis,” (with Gaobo Pang), *Financial Services Review*, 2011, 20(1), pp. 21 – 34.

“Optimizing the Equity-Bond-Annuity Portfolio in Retirement: The Impact of Uncertain Health Expenses,” (with Gaobo Pang), *Insurance: Mathematics and Economics*, January 2010, 46(1), pp. 198 – 209.

“Does Freezing a Defined-Benefit Pension Plan Increase Company Value? Empirical Evidence,” (with Brendan McFarland and Gaobo Pang), *Financial Analysts Journal*, 2009, 65(4), pp. 47 – 59.

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“Comparing Strategies for Retirement Wealth Management: Mutual Funds and Annuities,” (with Gaobo Pang), *Journal of Financial Planning*, August 2009, 22(8), pp. 36 – 47.

“Making Retirement Income Last a Lifetime,” (with John Ameriks and Robert Veres), *Journal of Financial Planning*, December 2001, 14(12), pp. 82 – 97.

“In Sickness and In Health: An Annuity Approach to Financing Long-term Care and Retirement Income,” (with Christopher Murtaugh and Brenda Spillman), *Journal of Risk and Insurance*, June 2001, 68(2), pp. 225 – 254. (Winner of prize competition sponsored in 2001 by the British Institute of Actuaries.)

“The Persistence of Morningstar Ratings,” (with Mary DiCarlantonio and Lisa Mullan), *Journal of Financial Planning*, September 2000, 13(9), pp. 110 – 128.

“New Evidence on the Money’s Worth of Individual Annuities,” (with Olivia Mitchell, James Poterba, and Jeffrey Brown), *American Economic Review*, December 1999, 89(5), pp. 1299 – 1318.

“Taxing Retirement Income: Nonqualified Annuities and Distributions from Qualified Accounts,” (with Jeffrey Brown, Olivia Mitchell, and James Poterba), *National Tax Journal*, September 1999, 52(3), pp. 563 – 591.

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“Projections of Health Care Expenditures as a Share of GDP: Actuarial and Economic Approaches,” *Health Services Research*, Summer 1994, 29(3), pp. 293 – 313.

“Recognizing Retiree Health Benefits: The Effect of SFAS 106,” (with H. Fred Mittelstaedt and Carrie Cristea), *Financial Management*, Summer 1993, 22(2), pp. 188 – 199.

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“The Cost of Annuities: Implications for Saving Behavior and Bequests,” (with Benjamin Friedman), *Quarterly Journal of Economics*, February 1990, 105(1), pp. 135 – 154.

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“The Adequacy and Consistency of Margin Requirements: The Cash, Futures, and Options Segments of the Equity Market,” *Review of Futures Markets*, 1989, 8(3), pp. 420 – 437.

“Annuity Prices in the United States: 1919 – 1984,” *Journal of Risk and Insurance*, September 1988, 55(3), pp. 518 – 528.

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“Life Insurance Savings and the After-tax Life Insurance Rate of Return,” *Journal of Risk and Insurance*, December 1985, 52(4), pp. 585 – 606.

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“How to Save Public Pensions,” *US News and World Report* opinion editorial, March 28, 2016.

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“Comments on the Administration’s Proposals for Retirement Policy,” *Tax Notes*, March 23, 2015.

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<http://www.institutionalinvestor.com/Article/3219432/Investors/Proposed-401k-Disclosures-May-Radically-Change-Participant-Behaviour.html>

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“GAO’s Recommendations for PBGC Premiums: A Comprehensive Review,” (with Alan Glickstein), *Towers Watson Insider*, December 2012.

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“Implications of Some Deficit Reduction Proposals for Retirement Savings” (with Gaobo Pang), *Benefits Quarterly*, Second Quarter 2012, 28(2), pp. 31 – 39.

“Funding Obligations for Single-Employer DB Plans After Recent Stock Market and Interest Rate Declines,” (with Gaobo Pang), *Towers Watson Insider*, September 2011, 21(8), pp. 4 -5.

“2009 Plan Funding of the TW 100 on a Regulatory Basis: Actuarial Assumptions and Methods,” (with Brendan McFarland), *Towers Watson Insider*, May 2011.

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“Company Securities in Pension Plan Assets,” (with Erika Kummernuss and Brendan McFarland), *Towers Watson Insider*, December 2010.

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“A Proposal for Retirement Plan Reform,” *Tax Notes*, September 6, 2010, 128(10), pp. 1041 – 58.

“Single-Employer DB Plan Funding Obligations Under 2010 Funding Relief,” (with Gaobo Pang), *Towers Watson Insider*, July 2010, 20(7), pp. 1 – 4.

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“Balances and Retirement Income from Individual Accounts: U.S. Historical Simulations,” (with Brendan McFarland), *Benefits Quarterly*, Second Quarter 2010, pp. 36 - 40.

“The Retirement Decision: Current Influences on the Timing of Retirement among Older Workers,” (with Gaobo Pang and Ben Weitzer), Chapter 13 in Marco Micocci, Greg N. Gregoriou, and Giovanni

B. Masala, editors, *Pension Fund Risk Management: Financial and Actuarial Modeling*, Chapman Hall, 2010, pp. 287 – 314.

“Implications of Proposed Tax Increases for Retirement Savings,” (with Gaobo Pang), *Tax Notes*, December 21, 2009, 125(12), pp. 1349-52.

“DB Plan Funding Update: Extending the Analysis Period Shows the Need for Smoother Funding Relief,” (with Gaobo Pang), *Watson Wyatt Insider*, November 2009, 19(11), pp. 1 - 3.

“Funding for DB Pension Plans in 2010 And 2011 Under Relief Proposals,” (with Gaobo Pang and Brendan McFarland), *Watson Wyatt Insider*, October 2009, 19(10), pp. 1 – 4.

“DB Plans Face Steep Increase in Variable-Rate Insurance Premium,” (with Gaobo Pang), *Watson Wyatt Insider*, June 2009, 19(6), pp. 7 – 9.

“New Relief from IRS Reduces DB Plan Contributions for 2009, but Larger Increase Looms for 2010, (with Gaobo Pang), *Watson Wyatt Insider*, April 2009, 19(4), pp. 1 – 4.

“The Future of DB Funding Under PPA, the Recovery Act and Relief Proposals,” (with Gaobo Pang), *Watson Wyatt Insider*, January 2009, 19(1), pp. 1 – 6.

“The German Pension System in Brief,” *Watson Wyatt Insider*, January 2009, 19(1), pp. 27 – 30.

“Default Investment Options in Defined Contribution Plans: A Quantitative Comparison,” (with Gaobo Pang), *Pensions: An International Journal*, October 2008, 13(4), pp. 221 – 8.

“Who Prefers Annuities? Observations about Retirement Decisions,” (with Tomeka Hill), *Watson Wyatt Insider*, April 2008, 18(4), pp.12-21.

“Recent Developments in Pension Plans in the Netherlands,” *Watson Wyatt Insider*, January 2008, 18(1), pp. 24-26.

“Influences on Workers’ Asset Allocations in DC Accounts,” (with Ben Weitzer), *Watson Wyatt Insider*, January 2008, 18(1), pp. 17-22.

“Recent and Prospective Developments in Retirement Programs in the United Kingdom,” *Watson Wyatt Insider*, December 2007, 17(12), pp. 9-13.

“The New Pension Law and Defined Benefit Plans: A Surprisingly Good Match,” *Journal of Pension Benefits*, Spring 2007, 14(3), pp. 14 – 27.

“A Comparative Analysis of Limits on Qualified Retirement Plans,” (with Ben Weitzer), *Tax Notes*, April 16, 2007, 115(3), pp. 249 - 256.

“Watson Wyatt’s Survey on Default Investments and the DOL’s Proposed Regulations,” (with Tomeka Hill), *Watson Wyatt Insider*, December 2006, 16(12), pp. 1-6.

“A Regulatory Framework for Strengthening Defined Benefit Pensions,” (with Neal McCall and John Worth), in David Blitzstein, Olivia S. Mitchell, and Stephen P. Utkus, editors, *Restructuring Retirement Risks*, New York and London, Oxford University Press for the Pension Research Council, 2006, pp. 71 - 87.

“A Modern Approach to the Regulation of Defined Benefit Pension Plans: An Application to Korea,” (with John Worth and Neal McCall), in Kyungsoo Choi, editor, *Population Aging in Korea: Economic Impacts and Policy Issues*, Seoul: Korea Development Institute, March 2005, pp. 237 - 267.

“Longevity-Insured Retirement Distributions from Pension Plans: Market and Regulatory Issues,” (with Jeffrey Brown), in William Gale, John Shoven, and Mark Warshawsky, editors, *Private Pensions and Public Policies*, Washington, D.C.: Brookings Institution Press, 2004, pp. 332 – 369.

“Life-Cycle Saving, Limits on Contributions to DC Pension Plans, and Lifetime Tax Benefits,” (with Jagadeesh Gokhale and Laurence Kotlikoff), in William Gale, John Shoven, and Mark Warshawsky, editors, *Private Pensions and Public Policies*, Washington, D.C.: Brookings Institution Press, 2004, pp. 146 – 182.

“Comments on Brookings Report by Julia Coronado and Steven Sharpe, ‘Did Pension Plan Accounting Contribute to a Stock Market Bubble?’” *Brookings Papers on Economic Activity*, 2003:1, pp. 360 – 367.

“Further Reform of Minimum Distribution Requirements for Retirement Plans,” *Tax Notes*, April 9, 2001, 91(2), pp. 297 – 306.

“The Costs of Annuitizing Retirement Payouts in Individual Accounts,” (with James Poterba), in John Shoven, editor, *Administrative Aspects of Investment-Based Social Security Reform*, Chicago: University of Chicago Press for the NBER, 2000, pp. 173 – 200.

“How Prepared Are Americans for Retirement?” (with John Ameriks), in Olivia Mitchell, P. Brett Hammond, and Anna Rappaport, editors, *Forecasting Retirement Needs and Retirement Wealth*, Philadelphia: University of Pennsylvania Press for the Pension Research Council, 2000, pp. 33 – 67.

“Choosing Retirement Plans: Comment,” in Sheila Burke, Eric Kingson, and Uwe Reinhardt, editors, *Social Security and Medicare: Individual vs. Collective Risk and Responsibility*, Washington, D.C.: Brookings Institution Press for the National Academy of Social Insurance, 2000, pp. 106 – 109.

“ERISA After 25 Years: A Framework for Evaluating Pension Reform,” (with William Gale and John Shoven), *Benefits Quarterly*, Fourth Quarter 1999, pp. 73 – 81.

“Minimum Distribution Requirements: Reform or Remove Them,” *Tax Notes*, November 30, 1998, pp. 1133 – 1134.

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“Distributions from Retirement Plans: Minimum Requirements, Current Options, and Future Directions,” TIAA-CREF *Research Dialogues* Number 57, September 1998.

“Premium Allocations and Accumulations in TIAA-CREF – Trends in Participant Choices among Asset Classes and Investment Accounts,” (with John Ameriks and Francis King), *TIAA-CREF Research Dialogues* Number 51, July 1997.

“Funding of Defined Benefit Pension Plans: The Implications of Minimum Funding Requirements and Financial Accounting Standards,” in Michael Gordon, Olivia Mitchell, and Marc Twinney, editors, *Positioning Pensions for the Twenty First Century*, Philadelphia, PA: University of Pennsylvania Press for the Pension Research Council, 1997, pp. 107 – 138.

“Pension and Health Benefits for Workers in Higher Education,” (with John Ameriks), *TIAA-CREF Research Dialogues* Number 49, December 1996.

“Determinants of Pension Plan Formations and Terminations,” *Benefits Quarterly*, Fourth Quarter 1995, pp. 71 – 80.

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SOCIAL SECURITY

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“Projected Financial Conditions of Social Security and Medicare Worsen: Both Short- and Long-Run Measures of Status Take Hits; Disability Program Needs Near-Term Changes,” *Towers Watson Insider*, June 2011.

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WORKING PAPERS

“Retirement Income Strategies Designed in an Expected Utility Framework,” April 2017.

“Improving the System of Financing Long-Term Services and Supports for Older Americans,” (with Ross Marchand), Mercatus Center working paper, January 31, 2017.

“Dysfunctions in the Federal Financing of Higher Education,” (with Ross Marchand), Mercatus Center working paper, January 19, 2017.

“Earnings Inequality: The Implications of the Rapidly Rising Cost of Employer-Provided Health Insurance,” Mercatus Center working paper, June 10, 2016.

“Review and Critique of Piketty's Capital in the Twenty-First Century,” Mercatus Center working paper, June 16, 2016.

“Retire on the House: The Use of Reverse Mortgages to Enhance Retirement Security; Literature Review, Current Market Terms, Empirical Analysis and Simulation, International Comparisons, and Public Policy Ideas,” MIT Center for Finance and Policy, working paper, July 2016.

“Reforming Retirement Income: Annuitization, Combination Strategies and Required Minimum Distributions,” Mercatus Center Working Paper, December 10, 2015.

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“Premium Costs and the Size and Characteristics of the Market for Income and Long Term Care Protection,” (with Brenda Spillman and Christopher Murtaugh), 2006.

“Some Economic Aspects of the Auditing Industry: Incentives, Concentration, Penalties, and Performance,” (with Lucy Huffman, David Reiffen, Chris Soares, and John Worth), Treasury Department Working Paper, May 2003.

“The Life Care Annuity: A Proposal for an Insurance Product Innovation to Simultaneously Improve Financing and Benefit Provision for Long-term Care and to Insure the Risk of Outliving Assets in Retirement,” commissioned paper for the Long-Term Care Financing Project of the Health Policy Institute at Georgetown University, Working Paper No. 2, written in 2003.

“Differences in Charity Care Status and Other Patient Characteristics between Proprietary, Government, and Not-for-Profit Hospitals,” IRS Working Paper, July 1994.

“Aggregate Debt and Wealth: The Significance of the Bequest Motive,” FEDS Working Paper Number 10, February 1988.

CONGRESSIONAL and AGENCY PANEL TESTIMONIES

“The Future of Long-term Care Policy: Continuing the Conversation,” testimony presented to the Senate Special Committee on Aging, December 18, 2013.

“Survey of Retirement Plan Changes,” presentation to the Pension Benefit Guaranty Corporation Advisory Committee, Washington, D.C., July 26, 2012.

“Alternative Strategies and Rules for Retirement Income,” testimony presented to the Department of the Treasury and the IRS, June 1, 2012, on proposed changes to the minimum distribution requirements for tax-deferred retirement accounts.

“What’s Really Driving Inequality,” testimony presented to the Senate Budget Committee, February 9, 2012 Hearing on “Assessing Inequality, Mobility and Opportunity”

“An Evaluation of the Proposal to Raise the Social Security Taxable Maximum,” testimony presented to the House Committee on Ways and Means, Subcommittee on Social Security, June 23, 2011 Hearing on “Social Security’s Finances”

“A Proposal for Retirement Plan Reform,” presentation to the Pension Benefit Guaranty Corporation Advisory Committee, Washington, D.C., June 16, 2011.

“A Framework for Employers in Deciding Whether or Not to Participate in the CLASS Program,” testimony presented to the House Committee on Energy and Commerce, Subcommittee on Health. March 17, 2011 Hearing on "The Implementation and Sustainability of the New, Government-Administered Community Living Assistance Services and Supports (CLASS) Program"

“Products and Strategies for Lifelong Retirement Distributions,” presented before a joint hearing of the Departments of Treasury and Labor on Certain Issues Relating to Lifetime Income Options for Participants and Beneficiaries in Retirement Plans, September 15, 2010.

“The Need for Temporary Funding Relief for Single-Employer Defined Benefit Plans,” testimony presented before the House Ways and Means Committee, October 1, 2009.

“Comprehensive Analysis of the Annual Social Security Statement and Implications For Communications With Participants in Employer-Sponsored Retirement Plans,” presented before the Department of Labor ERISA Advisory Council on Promoting Retirement Literacy and Security by Streamlining Disclosures to Participants and Beneficiaries, July 23, 2009.

“Risk Characteristics of Target-date Funds,” presented at a joint hearing on target-date funds of the U.S. Department of Labor and the Securities and Exchange Commission in Washington, D.C., on June 18, 2009.

“Pension Reform and Personal Savings,” presented at a hearing of Senate Special Committee on Aging, April 12, 2005.

“The Administration’s Proposal to Reform the Funding Rules for Private Defined Benefit Plans,” presented at a hearing of Senate Committee on Finance, March 1, 2005. (Same testimony repeated at March 2, 2005 hearing before House Education and Workforce Committee and March 8, 2005 hearing of the House Ways and Means Committee.)

“The Administration’s Activities to Improve the Retirement Security of Defined Benefit Pension Participants,” presented at a hearing of Senate Special Committee on Aging, October 14, 2003.

“Economic Impact of the Lack of Terrorism Risk Insurance,” presented at a hearing of the House Committee on Financial Services, February 27, 2002.

“The Use of Life Annuities in Individual Accounts under Certain Social Security Proposals,” presented at a hearing of House Budget Committee Task Force on Social Security, June 15, 1999.

“The Use of Life Annuities in Individual Accounts under Certain Social Security Proposals: Implications for Women,” presented at a hearing of Senate Special Committee on Aging, February 22, 1999.

“Private Annuity Markets and the Provision of Benefits from Individual Accounts under Proposed Social Security Reforms,” presented at a hearing of National Commission on Retirement Policy, March 4, 1998.

MAJOR SPEECHES and PRESENTATIONS

“The Extent and Nature of State and Local Government Pension Problems and a Solution,” Savings and Retirement Foundation seminar, Washington, D.C., April 5, 2016.

“Modernizing the SSDI Eligibility Criteria: Trends in Demographics and Labor Markets Affecting Workers in the ‘Grid’,” SSA National Disability Forum, Washington, D.C., November 20, 2015.

“Overview of Key US Pension Issues,” Nordea Bank Finland US Study Tour, Washington, D.C., September 25, 2015.

“Retail Longevity/Decumulation – Retirement Products and Strategies,” 59th Annual Canadian Reinsurance Conference, Toronto, Ontario, April 14, 2015.

“SSDI Reform: Tightening Eligibility and Administration,” Rayburn House Office Building, May 12, 2015.

“Public and Private Issues in LTC Financing for the Elderly,” MIT Sloan School, January 8, 2015.

“Should We Do More to Encourage the Annuitization of Retirement Assets? Some Basic Empirical Results,” Savings and Retirement Foundation Seminar on the Hill, Washington, DC, October 7, 2014.

“Public and private issues in LTC financing for the elderly,” Savings and Retirement Forum, Washington, DC, February 25, 2014.

“TDFs (and BFAs) over the Life and Business Cycles,” DCIIA academic conference, San Jose, CA, October 9, 2013.

“Questions for the Federal Commission on Long-term Care,” American Enterprise Institute, Washington, D.C., May 31, 2013.

“Observations on Target-Date Funds,” Retirement Research Consortium Annual Conference, Washington, D.C., August 5, 2011.

“Social Security Disability Claims and the Economy,” for the Social Security Advisory Board to the Association of Administrative Law Judges, Buffalo, New York, October 8, 2009.
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“Views of the Future for the General Labor Market and Retirement,” Society of Actuaries Spring Meetings, Life Section, Quebec City, June 17, 2008 and Health Section, Los Angeles, CA, May 29, 2008 (also CSIS Seminar, Washington, D.C., January 9, 2008).

“Retirement and Health Benefits: Policy Proposals and Current Politics,” Florida West Coast Employee Benefits Council Annual Workshop, Tampa, Florida, May 19, 2008.

“PPA Tax Treatment of Combination LTCI Products and the Life Care Annuity,” Eighth Annual Intercompany LTC Conference, Jacksonville, Florida, March 17, 2008.

“Trends in Retirement Plan Design: Since 1996 and Today,” PlanSponsor DB Summit, Washington, D.C., December 5, 2007.

“Attitudes and Developments in the US Annuities Market,” Watson Wyatt Worldwide Pension Research Forum, London, November 7, 2007 (similar presentations given at Federal Reserve System, Benefits Committee Symposium on Retirement Benefits, New York, March 29, 2007 and Macroeconomic Advisors/CFR/CSIS Global Aging and Financial Markets Conference, Washington, D.C., September 7, 2006).

“Reform of the Tax on Reversions of Excess Pension Assets,” Society of Actuaries Annual Meeting, Washington, D.C., October 17, 2007 (also Urban Institute seminar, Washington, D.C., June 25, 2007).

“The New Pension Law: Impact on DB and DC Plans,” American Enterprise Institute Seminar, Washington, D.C., October 17, 2007 (similar presentations given Q Group Spring Seminar, Sea Island, Georgia, March 27, 2007, Wellington Management Group Seminar, Boston, MA, March 22, 2007, PlanSponsor DB Summit, Washington, D.C., December 8, 2006, Nordea Study Tour, Washington, D.C., November 30, 2006, Brookings Institution Forum on Automatic Savings, Washington, D.C., November 21, 2006, Institutional Investors Institute Consultants Roundtable, Chicago, IL, October 24, 2006, and Council of Institutional Investors Fall Meeting, Washington, D.C., October 24, 2006).

“Life Care Annuity,” Georgetown University Conference, Washington, D.C., June 11, 2007 (also Federal Reserve Bank of Boston/Boston University Conference on the Future of Life-Cycle Savings and Investing, Boston, MA, October 26, 2006).

“Reforms to U.S. Pension Funding and Accounting Rules: Their Potential Effect on Equity Values and Interest Rates,” European Institute’s Sovereign Funds Roundtable, London, England, May 17, 2006.

“Pension and Health Care Reform,” ASPPA Meeting, Washington, D.C., April 24, 2006.

“The Recent Performance of the Economy, Labor Markets, and Foreign Direct Investment,” Augusta, Georgia Business Leaders, March 10, 2006.

“The Administration’s Views on Current Pension Legislation,” D.C. Bar Seminar, March 7, 2006.

“The Economy and the Administration’s Health Care Policies,” Hartford Area Business Economists, February 16, 2006.

“The Administration’s Pension Reform Proposal,” Enrolled Actuaries Conference, Washington, D.C., April 6, 2005.

“The Urgent Need for Social Security Reform,” American Enterprise Institute Conference, Washington, DC, March 25, 2005. (A version of this speech appears in Logue, Messina, and DeHart, editors, Representative American Speeches 2004-2005, The Reference Shelf, Vol. 77, No. 6, New York: H.W. Wilson Company, 2005, pp. 140 – 145.)

Keynote Speech at the 14th Annual Investment Actuary Symposium, November 8, 2004 (covering macroeconomic outlook, Social Security, pensions, TRIA, and the life care annuity).

“The Roles of Tax and Regulatory Policy in Improving Corporate Governance,” October 29, 2004, Detroit Economic Club.

“Social Security and Medicare,” October 21, 2004, Dartmouth College.

“Current Macroeconomic Activity and Conditions in the Crude Oil Market,” October 15, 2004, Charlotte, North Carolina Economic Club.

“The Ownership Society: Health Care and Retirement,” Raleigh, North Carolina, October 14, 2004, the John Locke Foundation of North Carolina.

CONFERENCES ORGANIZED

“The Impact of Rising Health Care Costs on Economic Well-Being” (co-organized with William Beach, Charles Blahous, and James Capretta), October 11, 2016 at National Press Club.

“Long-term Care: Is There a Better Way to Pay for It?” (co-organized with Joe Antos), April 2, 2014 at the American Enterprise Institute.

“Reshaping Retirement Security: Lessons from the Global Financial Crisis” (co-organized with Raymond Maurer and Olivia Mitchell for the Pension Research Council), May 5-6, 2011 at the Wharton School, Philadelphia, PA. (A conference volume was produced, edited and with an introduction by the conference organizers.)

“Round Table on the Life Care Annuity” (co-organized with John Hoff of Department of Health and Human Services, ASPE), June 26, 2002 at U.S. Treasury Department, Washington, D.C.

“Long-Term Care and Medicare Policy: Can We Improve the Continuity of Care?” (co-organized with David Blumenthal and Marilyn Moon) for National Academy of Social Insurance, January 24 – 25, 2002, at National Press Club, Washington, D.C. (Conference volume, listed above, was produced, edited and with an introduction by the conference organizers.)

“Private Pensions and Public Policies,” (co-organized with William Gale and John Shoven), September 20 – 21, 2000 at Brookings Institution, Washington, D.C. (Conference volume, listed above, was produced, containing ten papers, edited and with an introduction by conference organizers.)

“ERISA After 25 Years: A Framework for Evaluating Pension Reform,” (co-organized with William Gale and John Shoven), September 17, 1999 at National Press Club, Washington, D.C. (Conference volume, listed above, was produced, containing seven papers, edited and with an introduction by conference organizers.)

“Macro Markets: Motivations, Techniques, and Proposals,” part of program at the Chicago Board of Trade’s 22nd Annual Spring Research Seminar, May 12, 1998 at DePaul University, Chicago, Illinois. (Proceedings published by the Chicago Board of Trade in 1999.)

“Economists’ Views on Pension Regulation and Taxation,” (co-organized with John Shoven), September 30, 1997 at the National Press Club, Washington, D.C.

TEACHING EXPERIENCE

GEORGE WASHINGTON UNIVERSITY, Department of Economics, Fall 1994. “The Economics of Aging” focused on social insurance, retirement behavior, and health spending.

HARVARD UNIVERSITY, Department of Economics, Sophomore Tutorials. Spring 1982: “Savings and Investment” focused on the demand for and supply of capital in the economy using a Flow of Funds framework. Spring 1983: “The Economics of Keynes” reviewed the economic events following the end of WWI, and how they influenced the development of Keynes’ macroeconomic thinking.

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