



2019 FINRA Senior Investor Protection Conference Speaker Biographies

Patricia Boyle, PhD, is a Professor of Psychiatry and Behavioral Sciences and Neuropsychologist with the Rush Alzheimer's Disease Center at Rush University Medical Center, Chicago, IL. Dr. Boyle received her PhD from the University of Massachusetts at Amherst and completed her internship and postdoctoral fellowship at Brown University in Providence, RI. Her research focuses on the prevention of cognitive decline and dementia in old age. Her studies examine age-related changes in cognition, financial and health decision making, and psychological well-being, with an emphasis on identifying factors that promote independence and wellbeing in old age. Dr. Boyle's research has been continuously funded by the National Institutes of Health for two decades and she has published extensively, with more than 200 publications. Dr. Boyle also is the director of Research Education at the Rush Alzheimer's Disease Center and serves on national advisory committees on aging and Alzheimer's disease.

Joseph Brady joined the North American Securities Administrators Association, Inc. ("NASAA") in 2005 as associate counsel. In 2011, he was appointed General Counsel and in May 2015 was named as NASAA's Executive Director. NASAA is the association of state, provincial, and territorial securities regulators in the United States, Canada, and Mexico. NASAA and its members are committed to protecting investors from fraud and abuse in securities transactions, and their activities focus on licensing, enforcement, and investor education. As Executive Director, Mr. Brady is responsible for oversight of NASAA's century-old mission of investor protection across North America. During his time at NASAA, Mr. Brady's responsibilities have included serving as deputy to NASAA's representative on the Financial Stability Oversight Council and supporting the work of various committees including the NASAA Broker-Dealer and Investment Adviser Section Committees. He has led several initiatives undertaken by NASAA including the development of the NASAA Electronic Filing Depository for Regulation D, Rule 506 filings and the implementation of provisions of the Dodd-Frank Wall Street Reform and Consumer Protection Act governing the regulation of investment advisers. Prior to joining NASAA, Mr. Brady served as chief counsel to the Securities Division of the Mississippi Secretary of State. In this role he managed enforcement cases brought by the division and represented the Secretary of State in matters before state courts and administrative tribunals. Mr. Brady is admitted to the bars of Mississippi (inactive) and the District of Columbia and is a graduate of the Mississippi College School of Law and the University of Southern Mississippi.

Robert W. Cook is President and CEO of FINRA, and Chairman of the FINRA Investor Education Foundation. From 2010 to 2013, Mr. Cook served as the Director of the Division of Trading and Markets of the U.S. Securities and Exchange Commission. Under his direction, the Division's professionals were responsible for regulatory policy and oversight with respect to broker-dealers, securities exchanges and markets, clearing agencies and FINRA. In addition, the Division reviewed and acted on over 2,000 rule filings and new product listings each year from self-regulatory organizations, including the securities exchanges and FINRA, and was responsible for implementing more than 30 major rulemaking actions and studies generated by the Dodd-Frank and JOBS Acts. He also directed the staff's review of equity market structure. Immediately prior to joining FINRA, and before his service at the SEC, Mr. Cook was a partner based in the Washington, DC, office of an international law firm. His practice focused on the regulation of securities markets and market intermediaries, including securities firms, exchanges, alternative trading systems and clearing agencies. During his years of private practice, Mr. Cook worked extensively on broker-dealer regulation, advising large and small firms on a wide range of compliance matters. Mr. Cook earned his J.D. from Harvard Law School in 1992, a Master of Science in Industrial Relations and Personnel Management from the London School of Economics in 1989, and an A.B. in Social Studies from Harvard College in 1988.

Meredith Cordisco is Associate General Counsel with FINRA's Office of General Counsel. In this capacity, she provides legal guidance on policy initiatives, rule changes and interpretations in various

areas, including regarding new issues and spinning, private securities transactions and outside business activities. Before joining FINRA, Ms. Cordisco was counsel in the Securities Litigation and Enforcement group at WilmerHale, where she focused her practice on complex securities enforcement investigations. Ms. Cordisco received her B.S., *summa cum laude*, in International Business and French from Mount St. Mary's University in Emmitsburg, Maryland, and her J.D., *summa cum laude*, and M.B.A., *cum laude*, from Villanova University. Following her studies, Ms. Cordisco clerked for the Honorable Eduardo C. Robreno on the U.S. District Court for the Eastern District of Pennsylvania.

Amber Crouch joined Crews & Associates, Inc., as the Senior Compliance Officer and Regulatory Counsel in May 2016. Founded in 1979, Crews is a full-service broker-dealer based in Little Rock, Arkansas, and specializing in fixed-income products. Ms. Crouch's immediate past position prior to Crews was as an enforcement attorney for five and a half years with the Arkansas Securities Department. While a state regulator, Ms. Crouch was a member of and the 2016 co-chair of the North American Securities Administrators Association (NASAA) Broker-Dealer Operations Project Group, which coordinated an annual training available to all states' securities regulatory staff members in the area of broker-dealer regulation. Ms. Crouch attended the University of Arkansas at Fayetteville where she received a Bachelor of Arts in Psychology, and obtained her law degree, with honors, from the University of Arkansas at Little Rock School of Law. Prior to law school, Ms. Crouch worked for former U.S. Senator Blanche L. Lincoln of Arkansas for five years on her personal Senate staff and campaign staff in both her Washington, D.C., and Little Rock offices. Ms. Crouch is a current member of the National Association of Bond Lawyers and serves on the FINRA Fixed Income Committee.

Mike Duff is a department leader in Field Supervision at Edward Jones. In this capacity, Mr. Duff is responsible for multiple teams that provide the primary supervision of approximately 7,000 of the firm's more than 18,000 financial advisors as well as the group that provides supervision of the firm's Retirement Plan business. Additionally, Mr. Duff has responsibility for the tactical delivery and strategic vision of the firm's senior client protection initiatives. Field Supervision is Edward Jones's centralized escalation point for matters involving senior client exploitation and diminished capacity. Mr. Duff is responsible for the group of leaders that investigate and resolve this caseload which may include actions such as escalations to APS or law enforcement, the use of state/federal report and hold provisions, escalations to the fraud department, authorization to utilize a trusted contact person, etc. Mr. Duff graduated from the University of Illinois and has been with Edward Jones for 15 years serving in a number of capacities including Financial Advisor, Compliance Officer, and Team Leader. Previously Mr. Duff had responsibility for overseeing the firm's electronic communication supervision programs including implementation of the firm's social media and text messaging surveillance solutions. He was also previously responsible for the firm's Insurance Supervision group. Mr. Duff currently serves on the firm's Older Adult Council and participates in a number of industry groups including the SIFMA Senior Investor Protection Workgroup, IRI Older Investor Task Force, and the St. Louis Elder Financial Exploitation Multi-Disciplinary Team.

Sarah Gill is Director of State Relations in the Office of Government Affairs at FINRA. In this role, she addresses policy matters and coordinates with the North American Securities Administrators Association and state securities regulators. Before joining FINRA in 2018, Ms. Gill was a Senior Vice President at LPL Financial, with roles including Head of Regulatory Policy and Associate General Counsel. She provided strategic advice on policy initiatives and advocated for the firm's positions on rule proposals and other policy matters. She also provided legal advice on regulatory issues, such as senior investor protection. Prior to joining LPL, Ms. Gill was an Assistant General Counsel in FINRA's Office of General Counsel, a Counsel at WilmerHale, and a law clerk for the Honorable Ricardo M. Urbina, U.S. District Judge for the District of Columbia. Ms. Gill began her legal career as an officer in the U.S. Navy J.A.G. Corps, with assignments as a military prosecutor in Pearl Harbor, legal advisor to the NCIS Hawaii Field Office, and a Special Assistant U.S. Attorney at the U.S. Attorney's Office in Honolulu. She obtained her law degree from the UCLA School of Law and her B.A. from the University of Pennsylvania.

Lourdes Gonzalez is Assistant Chief Counsel for Sales Practices in the Division of Trading and Markets at the U.S. Securities and Exchange Commission. The Office of Chief Counsel has program responsibility for a broad range of broker-dealer issues, including broker-dealer registration, sales practices, supervision, securities arbitration, and anti-money laundering compliance. She is a frequent speaker on these topics, and has represented the Commission both nationally and internationally. In addition, Ms. Gonzalez is the Commission's representative to the Bank Secrecy Act Advisory Group and she oversees the Commission staff's participation in the Financial Action Task Force. Prior to joining the Commission,

Ms. Gonzalez worked at the U.S. Department of the Treasury. She earned her law degree from George Washington University and her undergraduate degree from Georgetown University.

Newly retired Deputy District Attorney **Paul Greenwood** was a lawyer in England for 13 years. After relocating to San Diego in 1991 he passed the California Bar and joined the DA's office in 1993. For 22 years Mr. Greenwood headed up the Elder Abuse Prosecution Unit at the San Diego DA's Office. In 1999 California Lawyer magazine named Mr. Greenwood as one of their top 20 lawyers of the year in recognition of his pioneering efforts to pursue justice on behalf of senior citizens. He has prosecuted over 750 felony cases of both physical and financial elder abuse. He has also prosecuted 10 murder cases, including one death penalty case. In March 2018 Mr. Greenwood retired from the San Diego DA's office to concentrate on sharing lessons learned from his elder abuse prosecutions with a wider audience. In October 2018 he was given a lifetime achievement award by his former office. Mr. Greenwood now spends much of his post retirement time consulting on elder abuse cases and providing trainings to law enforcement and Adult Protective Services agencies across the country and internationally. He is also involved as the criminal justice board member of National Adult Protective Services Association.

Dean Harman is founder and CEO of Harman Wealth Management and partner and co-founder of Alphalytics Research, both based near Houston, TX. A thought leader in the investing and financial advisory field, Mr. Harman created independent wealth advisory firm Harman Wealth Management in 1994, which he has expanded through multiple acquisitions. In 2015, he helped create Alphalytics Research, the foremost authority in U.S. business cycle analytics. Mr. Harman is quoted frequently in national media and has testified before the U.S. Congress about the financial services industry. He is the author of *Win By Not Losing: Why Wall Street's Conventional Wisdom Fails Investors—And How They Can Do Better* (Greenleaf Publishing, 2013). Through Harman Wealth Management and Alphalytics Research, Mr. Harman champions an innovative, evidence-based approach to protecting and growing investment capital by harnessing business cycle analytics. He serves on the board of directors of the Financial Services Institute and the advisory board of The College of Business and Behavioral Sciences at Clemson University. Mr. Harman holds a degree in business management from Clemson, where he also played football. He holds the Certified Financial Planner (CFP®) designation, denoting a high standard of competency and ethics. Mr. Harman has been quoted in the *Wall Street Journal*, the *New York Times*, *Newsweek*, *Kiplinger's*, *Smart Money*, *The Journal of Financial Planning*, *Investment News* and several other outlets. As an aside, Mr. Harman had a brief appearance in the movie *Tin Cup*.

Brooke Hickman-Elgrim is a manager with FINRA's Securities Helpline for Seniors. The Helpline is a resource for senior investors to obtain assistance from FINRA or raise concerns about issues with brokerage accounts and investments. Prior to joining the Helpline, Mrs. Hickman-Elgrim was a Cycle Examiner with FINRA's Member Regulation Department in the Boca Raton District Office. Mrs. Hickman-Elgrim has undergraduate and graduate degrees in International Business.

Chip Jones is Senior Vice President of Member Relations and Education for FINRA. In leading the Member Relations and Education Department, Mr. Jones' responsibilities include maintaining and enhancing open and effective dialog with FINRA member firms. Mr. Jones also oversees FINRA's Member Education area, which includes FINRA conferences and other member firm educational offerings such as the FINRA Institute at Georgetown for the Certified Regulatory and Compliance Professional (CRCP)® designation. Prior to joining FINRA, Mr. Jones spent six years as Vice President of Regulatory and Industry Affairs at American Express Financial Advisors (AEFA). Previous to AEFA, he spent two years as Advocacy Administrator for the Association for Investment Management and Research (AIMR). Mr. Jones was employed by the Virginia Securities Division as a senior examiner/investigator prior to joining AIMR.

Erin Linehan is responsible for four areas within the enterprise-wide compliance function: Dispute Resolution, Senior & At-Risk Clients; Marketing & Strategy Compliance and Corporate Functions Compliance. Aside from handling substantive work for these critical areas of the firm, these teams provide compliance and legal advice and guidance to the enterprise, metrics, data and trending that is essential for the firm to manage risk and make risk-based escalation decisions to senior management, while also providing education on best practices and trends to financial advisors so they may benefit from lessons learned. Ms. Linehan is involved in creating and developing policies and procedures in her areas of expertise for the firm at large. She is a frequent speaker at company and industry events, domestically and abroad, on lessons learned and best practices for financial advisors, supervisors, attorneys and compliance professionals. Ms. Linehan received her B.S. from Cornell University and JD, *cum laude* from

Tulane Law School with a specialization in European Legal Studies. She has her Series 7, 9 and 10 licenses, is a FINRA Arbitrator, a member of SIFMA's Senior Investor Working Group, FINRA's Senior Investor Roundtable, FINRA's CIC, and is on the Board of Governors for the Florida Securities Dealers Association. In 2016, Ms. Linehan founded and currently co-leads an organization of more than 100 women lawyers in the Southeast U.S. who practice in the financial services industry. Southeast Women in Financial Services is focused on networking, professional development, the advancement of women in financial services and philanthropic efforts to support financial education, professional development and economic security for women through community partnerships, education and advocacy. Ms. Linehan also sits on the Board of Directors for Pace Center for Girls, Inc. - Hillsborough.

Liz Loewy is Co-Founder and Chief Operating Officer at EverSafe, a technology platform that monitors the financial health of older adults and family members for fraud, identity theft, and age-related issues. A graduate of the University of Pennsylvania and Albany Law School, Ms. Loewy was a prosecutor in the Manhattan District Attorney's Office under District Attorneys Robert M. Morgenthau and then Cyrus R. Vance, Jr. before joining EverSafe in 2014. In that office, she oversaw the Domestic Violence Unit before helping to create the Office's first Elder Abuse Unit, where she supervised 18 attorneys who prosecuted approximately 800 elder abuse cases, annually. In 2009, Ms. Loewy served as trial counsel in the high-profile trial involving the late philanthropist, Brooke Astor, against her only son, Anthony Marshall, and his attorney. The trial resulted in convictions as to both defendants. She also led the criminal investigation into the affairs of the late Huguette Clark, whose estate became the subject of another highly publicized will contest - though no criminal charges were filed. Ms. Loewy's current position at EverSafe has enabled her to further her passion for helping seniors and caregivers by focusing on how fintech can prevent, detect, and resolve fraud in later life. She is currently EverSafe's subject matter expert on the issue of elder exploitation and assists in the development and management of product and service offerings, marketing strategy, and system testing. She also serves as EverSafe's liaison to partners including banks, investment firms, credit unions, government agencies, and health and aging organizations. Ms. Loewy participated in the first National Policy Summit on Elder Abuse in Washington, DC in 2001. She was a presenter at the last White House Conference on Aging in July of 2015. In 2019, she was a panelist at the Milken Institute's Global Conference, and has been a guest speaker on the subject of elder financial abuse at conferences in the US and Europe, including those hosted by the North American Securities Administrators Association, the American Bankers Association, the Association of Certified Anti-Money-Laundering Specialists, the National College of Probate Judges, the National Adult Protective Services Association ("NAPSA"), the American Bar Association, commercial financial institutions, and police departments and prosecutors' offices across the US. Ms. Loewy is a recipient of the NAPSA Collaboration Award and Albany Law School's Kate Stoneman Award. She currently serves on NAPSA's Financial Exploitation Advisory Board and the Board of HelpAge USA. She is the author of "Financial Exploitation of the Elderly: Legal Issues, Prevention, Prosecution, Social Service Advocacy" (Civic Research Institute) and has been quoted in periodicals including the *Wall Street Journal*, *Forbes*, *Consumer Reports*, *Money*, *Kiplinger's*, the *NYTimes*, and the *NY Law Journal*, and appeared on ABC's "20/20", CNBC, ABC News, and NPR.

Robert Mascio has been with FINRA for more than 13 years and is currently a manager for FINRA's Securities Helpline for Seniors®. Launched in April 2015, the FINRA Securities Helpline for Seniors® was designed to provide senior investors with a supportive place to raise issues and get assistance from knowledgeable FINRA staff members. The team also conducts specialized reviews of senior specific concerns, including allegations of abuse and exploitation of vulnerable adults. Upon the Helpline's inception, Mr. Mascio was appointed as Manager, tasked with overseeing the daily operations, as well as developing and growing the program. Before assuming the role of Manager for the Helpline, Mr. Mascio was an Examination Manager within FINRA's Florida District Office, where he was responsible for supervising a team of examiners conducting routine examinations of member firms. Prior to his time with the Florida District Office, Mr. Mascio worked in FINRA's Market Regulation department conducting investigations into market irregularities and manipulations within the fixed income, equity, and derivatives markets. Mr. Mascio obtained his MBA from Florida State University and an undergraduate degree from Salisbury University.

Tom Mierswa is Executive Director in the Branch Advisory Group of the Legal and Compliance Division of Morgan Stanley. He started his career on Wall Street as a senior litigation counsel, later turning to retail advisory law, which is his practice today. A graduate of Williams College and American University's Washington College of Law, before joining Wall Street, Mr. Mierswa clerked on the District of Columbia Court of Appeals and served as an Assistant District Attorney and Senior Investigative Counsel in the

New York County District Attorney's Office under Robert M. Morgenthau. He has been an adjunct professor of law at Fordham University Law School, sits periodically as a FINRA arbitrator, is an active member of SIFMA's Senior Investor's Working Group and frequently presents on industry issues arising from the handling of accounts of senior investors.

Gary R. Mottola is the research director for the FINRA Investor Education Foundation and a social psychologist with more than 25 years of research experience. In his role at the FINRA Foundation, he oversees and conducts research projects aimed at better understanding financial capability in America, protecting investors from financial fraud, and improving financial disclosure statements. Dr. Mottola received his B.A. from the University at Albany, M.A. from Brooklyn College, and Ph.D. from the University of Delaware. He was a visiting scholar at Wharton in 2006 and is an adjunct professor of statistics in Villanova University's MBA program.

Steven Polansky is Senior Director in FINRA's Office of Shared Services. In this capacity, Mr. Polansky leads special national initiatives--including FINRA's digital investment advice and earlier cybersecurity and conflicts of interest reviews--and special projects. In addition, he leads development of FINRA's annual risk monitoring and examination priorities letter as well as the Examination Findings report. Mr. Polansky is a member of the team supporting FINRA's Innovation Outreach Initiative and co-leads the FINRA FinTech Industry Committee. Previously, Mr. Polansky worked in FINRA's International Department, where he was responsible for analyzing international regulatory developments and leading FINRA's relationships with select financial regulators in Europe and Asia as well as international financial institutions. In addition, Mr. Polansky led advisory projects in a number of jurisdictions related to, among other things, risk-based supervision, prudential oversight and market surveillance. Prior to joining FINRA, he was a management consultant with PricewaterhouseCoopers, and he served for seven years as a professional staff member on the Committee on Foreign Relations in the United States Senate. At the Committee, Mr. Polansky was responsible for advising the Chairman on funding for the Department of State and other foreign policy agencies, missile non-proliferation and international environmental issues. Mr. Polansky received his master of business administration in finance from The Wharton School at the University of Pennsylvania, his master of public administration from the Kennedy School of Government at Harvard University, and his bachelor degree in history from Colgate University.

Kara Suro is Vice President and the Chief of Charles Schwab's External Fraud Organization within the Financial Crimes Risk Management Group. Ms. Suro's teams include Fraud Investigations, Visa and Check Fraud Investigations, Advisor Services Surveillance and Investigations, and Senior & Vulnerable Investors Investigations which provide enterprise-wide investigations coverage relating to financial and cyber fraud against clients as well as fraud and regulatory violations by registered investment advisors using Schwab's Advisor Services platform. Prior to returning to Schwab in her current capacity in 2015, Ms. Suro was a Managing Director with Schwab's Compliance Regulatory Group from 2011 to 2012. Ms. Suro has a JD, is a member of the California bar and was a securities attorney prior to joining Schwab.

Mary Shea Tucker is Director of the Wells Fargo Advisors (WFA) Elder Client Initiatives (ECI) Team, located in St. Louis, Missouri. The ECI Team provides guidance and support to Financial Advisors and supervisors when there are concerns about client incapacity and elder/vulnerable adult abuse. The ECI Team also determines when and what to report to adult protective services agencies, securities commissioners and law enforcement in all 50 states. Ms. Tucker has been with Wells Fargo for 15 years. Before returning home to St. Louis, she served as senior associate general counsel for the University of Utah and then associate general counsel for the Salt Lake City 2002 Olympic Winter Games. Ms. Tucker is a member of an Advisory Council for the Missouri Department of Health and Senior Services, Division of Senior and Disability Services. She co-founded and acts as volunteer facilitator for the Saint Louis Elder Financial Protection Multidisciplinary Team. Ms. Tucker is admitted to practice law in New York, Utah and Missouri. She received her B.A. from Yale and her J.D. from the New York University School of Law.

Gerri Walsh is Senior Vice President of Investor Education at the Financial Industry Regulatory Authority (FINRA). In this capacity, she is responsible for the development and operations of FINRA's investor education program. She is also President of the FINRA Investor Education Foundation, where she manages the Foundation's strategic initiatives to educate and protect investors and to benchmark and foster financial capability for all Americans, especially underserved audiences. Ms. Walsh leads FINRA's Corporate Social Responsibility efforts and previously was the founding executive sponsor of FINRA's Military Community Employee Resource Group. She serves on the Advisory Council to the Stanford

Center on Longevity and represents FINRA on IOSCO's standing policy committee on retail investor education, the Jump\$tart Coalition for Personal Financial Literacy, NASAA's Senior Investor Advisory Council and the Wharton Pension Research Council. Prior to joining FINRA in May 2006, Ms. Walsh was Deputy Director of the Securities and Exchange Commission's Office of Investor Education and Assistance (OIEA) and, before that, Special Counsel to the Director of OIEA. She also served as a senior attorney in the SEC's Division of Enforcement, investigating and prosecuting violators of the federal securities laws. Before that, she practiced law as an associate with Hogan Lovells in Washington, D.C. Ms. Walsh received her J.D. from N.Y.U. School of Law and her B.A., *magna cum laude*, from Amherst College. She is a member of the New York and District of Columbia bars.

Jeanette Wingler is Associate General Counsel in FINRA's Office of the General Counsel. Ms. Wingler's responsibilities involve a variety of regulatory areas, including research analyst conflicts, cybersecurity, seniors and other vulnerable investors and recruitment practices. Prior to joining FINRA in 2014, Ms. Wingler was an associate at Dechert LLP, where she advised on regulatory and compliance matters for broker-dealers, investment advisers and investment companies. Ms. Wingler graduated from the University of North Carolina at Chapel Hill with a bachelor's degree in political science and history. She has a law degree from Duke University School of Law.

James S. Wrona is Vice President and Associate General Counsel for FINRA in Washington, DC. In this role, he is responsible for various policy initiatives, rule changes and litigation regarding the securities industry. Mr. Wrona formerly was associated with the law firm of K&L Gates LLP, where his practice focused on complex federal litigation. He also previously served as a federal law clerk for the Honorable A. Andrew Hauk of the United States District Court for the Central District of California (Los Angeles). Mr. Wrona is a frequent speaker at securities and litigation conferences and author of numerous law review articles, including *The Best of Both Worlds: A Fact-Based Analysis of the Legal Obligations of Investment Advisers and Broker-Dealers and a Framework for Enhanced Investor Protection*, 68 Bus. Law. 1 (Nov. 2012); *The Securities Industry and the Internet: A Suitable Match?*, 2001 Colum. Bus. L. Rev. 601 (2001).