

## 2020 FINRA North Region Member Forum

### Speaker Biographies

**Patricia Albrecht** is a senior director with FINRA's Member Relations and Education Department and manages the FINRA Institute at Georgetown Certified Regulatory and Compliance Professional (CRCP)<sup>®</sup> program and FINRA's Half-Day Compliance Boot Camp program. Previously, she was an associate general counsel in FINRA's Office of General Counsel, and served in the same role at NASD before its 2007 consolidation with NYSE Member Regulation, which resulted in the formation of FINRA. She also has worked at the U.S. Securities and Exchange Commission in various offices and departments, including the Office of General Counsel and the Division of Trading and Markets, and serving as a counselor to Commissioner Norman Johnson. In addition, Ms. Albrecht worked for several years as a staff attorney at the U.S. Federal Fifth Circuit Court of Appeals and completed a federal judicial clerkship with U.S. District Court Judge Harry Lee Hudspeth.

**Bill Bell** is a Senior Director in Member Supervision. In this role, Mr. Bell leads change implementation and staff engagement initiatives across Member Supervision. In particular, Mr. Bell focuses on the operationalization of strategic and tactical changes, ensuring that staff are well positioned to understand and act upon change. Prior to that, Mr. Bell was District Director for the FINRA Philadelphia office. In that role, he was responsible for the execution of the office's Examination and Risk Monitoring departments as well as the overall management of the office. Prior to his promotion to District Director, Mr. Bell was the Associate Director and an Exam Manager in the Philadelphia District office. Mr. Bell has also served as an examiner in the Philadelphia and Chicago offices. Mr. Bell graduated from Marist College with a BS in Business Administration and earned an MBA from Villanova University. He is currently pursuing a Masters in Organizational Development and Change Management from Penn State University.

**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.

**Todd J. Coppi** has been employed with FINRA for more than 20 years and is currently an Examination Director in the Boston Office. Prior to joining FINRA, Mr. Coppi was employed with Dreyfus Service Corporation (acting Branch Manager) and Morgan Stanley Dean Witter as a Financial Consultant. As Examination Director, Mr. Coppi is responsible for the execution of Member Supervision's examination program relative to a subset of firm types and business models, primarily those firm conducting retail sales, and manages a number of Member Supervision staff located throughout the Northeast. Mr. Coppi has a Bachelor degree in Business Administration from Mt. Ida College in Newton, MA and is also a graduate of the FINRA Institute at Wharton Certified Regulatory and Compliance Professional<sup>™</sup> (CRCP<sup>™</sup>) program.

**Alicia Goldin** is Senior Special Counsel in the Division of Trading and Markets, Office of Chief Counsel, specializing in broker-dealer sales practices, with a particular focus on issues relating to Regulation Best Interest, Form CRS, advertising, supervision and arbitration. Ms. Goldin previously served as Counsel to former SEC Commissioner Elisse B. Walter. Prior to joining the Commission in 2007, Ms. Goldin spent four years in private practice. She earned her law degree from the University of Michigan Law School and her undergraduate degree from the University of Virginia.

**Jessica R. Greenberg** has been employed with FINRA for five years and in 2017 became an Associate Principal Analyst in the Boston District office. She conducts continuous real-time risk identification for her assigned firms, monitors their financial, operational, and sales practice conditions, and acts as a liaison providing regulatory guidance. Previously, she was an Associate Principal Examiner conducting on-site examinations, including examining member firms' books and records to verify that activities comply with rules and regulations. Prior to joining FINRA, she was a Financial Analyst at Vanguard. She graduated *cum laude* with a Bachelor's degree in Finance and a minor in International Business from the University of Delaware.

**Sheelagh Howett** is Chief Risk Officer and Chief Compliance Officer at Cantella & Co., Inc. She is on the Board of Directors and shares leadership responsibility with the executive management team for overseeing the growth and success of the firm. She focuses on keeping clear and regular communication between business units and compliance within the firm. She strongly believes that risk is an enterprise-wide responsibility and has created a risk-aware culture including an understanding that risk prevention is everyone's job. She continually works to further develop risk-management processes to identify, assess, and respond to the inevitable risks that face our industry. At the same time, she works to improve the efficiency and integration of existing processes into daily routines so they become ingrained in the firm's business. Ms. Howett is a member of the New England Broker/Dealer Investment Advisor Association, and the Women in Pensions Network. Originally from Ireland, Ms. Howett earned a BA in Banking and Finance at University College in Dublin. She holds FINRA Series 7 and 24 licenses.

**George Malley** is a risk monitoring analyst in FINRA's Boston Office. In that role, he performs day-to-day surveillance of firms in the Capital Markets and Investment Banking space. Prior to becoming a Risk Monitoring Analyst, Mr. Malley performed field examinations of member firms. He has been with FINRA for 20 years. Before joining FINRA, Mr. Malley worked as an attorney with the Massachusetts Securities Division. He is a graduate of the College of the Holy Cross and Boston College Law School.

**AnnMarie McGarrigle** is Risk Monitoring Director for FINRA's Retail – Independent Contractor firms. In her role, she actively manages the regulatory risk-monitoring program and leads a team of six risk monitoring analysts who oversee and monitor approximately retail – independent contractor member firms for compliance with applicable securities rules and regulations. As the Director, Ms. McGarrigle is also responsible for FINRA's efforts to identify and address current and emerging industry risks through the analysis and assessment of a firms' finances, operations, controls and systems. Ms. McGarrigle has a Bachelor of Science degree in Accountancy from Villanova University and is designated as a Certified Regulatory and Compliance Professional (CRCP™) through the FINRA Institute.

**Cindy Miller** has been employed with FINRA for 22 years and is a principal analyst in the Boston office. She began her career at FINRA as a cycle examiner, and in 2007 became a Principal Analyst. She is currently assigned to 24 firms, for which she has surveillance responsibility. Her responsibilities include maintaining relationships with her firms by communicating with key personnel, reviewing financial reports and notifications submitted by the firms, and assisting with the continuing membership application and exam processes. She has a Bachelor of Science degree in Finance from The Pennsylvania State University.

**Elizabeth Page** is Vice President and Single Point of Accountability for Retail Firms that are Independent Contractors. In this role, Ms. Page's responsibilities include overseeing the risk monitoring teams responsible for the ongoing risk monitoring and risk assessment of independent contractor firms and coordinating with the Examination Program Management on the planning and execution of examinations. Prior to this new role, Ms. Page was the Director of FINRA's Boston office and worked in FINRA's Chicago office in a variety of staff and management roles in the membership, surveillance, firm exam and investigations programs. Ms. Page has a Bachelor degree in Finance and a Master of Business Administration degree from the University of Denver.

**Page Pennell** is a 30+ year compliance veteran with experience in retail broker-dealer / investment advisory firms affiliated with insurance companies, investment companies, banks and wire-houses. He is currently the Deputy Chief Compliance Officer of Equitable Advisors, affiliate of the AXA-Equitable Life Insurance Company. Mr. Pennell is regarded as a subject matter expert in the practical application of regulations, supervisory systems and client suitability. He is a member of the FINRA North Region Committee as well as other industry committees.

**Keith Plamondon** is a risk monitoring principal analyst (Retail/Independent Contractor), in the FINRA Boston Office, where he is responsible for ongoing risk assessments and risk monitoring of certain FINRA member firms. Previously, he was a Principal Examiner in the same office and conducted routine and cause examinations of member firms and registered representatives. Prior to joining FINRA, Mr. Plamondon began his career as a Client Service/Operations Specialist at various branch offices of Charles Schwab & Co., Inc. where he was responsible for reviews of trading activities and daily branch office operations. Mr. Plamondon earned a B.A. in English from Clark University, with a minor in Economics, and a Graduate Certificate in Forensic Accounting from Northeastern University. He is also a Certified Anti-Money Laundering Specialist and a Certified Fraud Examiner.

**Stephen Poirier** is Risk Monitoring Director and has been with FINRA in various roles for 20 years. He currently manages a team of Risk Monitoring Analysts and is responsible for the ongoing risk monitoring, risk assessment, planning and scoping of examinations tailored to the risks of a firm's business activities. Prior to joining FINRA, he worked as an examiner for the Massachusetts Securities Division. Mr. Poirier holds a bachelor's degree from Westfield State University and is designated as a Certified Regulatory and Compliance Professional™ (CRCP™) and Certified Fraud Examiner.

**Gina Rettagliata** joined FINRA in 2003 and is currently Examination Director located in the Woodbridge, New Jersey office. She leads geographically dispersed exam teams responsible for planning and executing Member Supervision's examination program relative to a subset of firms engaged primarily in retail sales. She brings several years of industry experience to her role, most recently as Vice President and AML Compliance Officer of a major online trading firm. Ms. Rettagliata has a Bachelor of Arts degree in Political Science from the University of South Florida and is a graduate of the FINRA Institute at Georgetown Certified Regulatory and Compliance Professional (CRCP) program.

**Joseph P. Savage** is Vice President and Counsel in FINRA's Office of Regulatory Analysis. Mr. Savage specializes in a broad range of securities regulatory matters, including investment management, investment company, advertising and broker-dealer issues, and regularly appears at conferences regarding these issues. Prior to joining FINRA, he was an Associate Counsel with the Investment Company Institute and an attorney with the law firms of Morrison & Foerster LLP and Hunton & Williams. Mr. Savage also served as a judicial law clerk for United States District Judge John P. Vukasin of the Northern District of California. Mr. Savage holds a bachelor's degree from the University of Virginia, a master's degree in public policy from the University of California, Berkeley, and a J.D. from the University of California, Hastings College of the Law, where he served as Note Editor of the *Hastings Law Journal*.

**Elena Schlickemaier** is part of the Special Initiatives group in Member Supervision at FINRA. She executes FINRA's special national initiatives, conducts analysis and research on broker-dealer regulatory issues and prepares white papers and special studies, such as the Annual Priorities Letter, the Examination Findings Report and the Report on Cybersecurity Practices. Prior to joining FINRA, Ms. Schlickemaier advised broker-dealers, investment advisers and other financial institutions regarding compliance with federal securities laws and regulations as an associate in the Broker-Dealer Compliance and Regulation Group at WilmerHale LLP. She has also served as a licensed financial advisor and research manager focusing on best practices in the financial services industry. Ms. Schlickemaier received her B.A. and M.A., *cum laude*, from Georgetown University. She received her J.D., *magna cum laude*, from The Catholic University of America Columbus School of Law, where she completed the Securities and Corporate Law Program and was a staff member of the *Catholic University Law Review*.

**Joseph J. Sheirer** currently oversees FINRA's Member Supervision Firm Examination program. Previously, Mr. Sheirer was the Regional Director of FINRA's North Region with offices in Boston, Philadelphia and Woodbridge; developed and oversaw FINRA's national Membership Application Program group; and worked in varying capacities in a number of other FINRA departments including Risk Oversight & Operational Regulation, Continuing Education, Testing, and Qualifications & Registration.

Mr. Sheirer is a graduate of Brooklyn Law School and Drew University and is a member of the Bars of the States of New York and New Jersey.

**Robert M. Sulik** has been with FINRA for 33 years and is located in the Boston Office location. He is currently a Single Point of Accountability for Capital Markets M&A Investment Banking group which entails approximately 750 member firms. In this new role that began in January 2020, he oversees the risk monitoring team and will coordinate with examination program management on the execution of examinations for the group. More specifically this involves the ongoing risk monitoring and risk assessment of members firms, as well as the planning and execution of examinations. Previous management roles at FINRA have included being a Surveillance Director and an Associate Director in the Boston office for the past 20 years. He worked in other FINRA locations as well, having been an Examiner in the Cleveland and Denver offices and an Examination Manager in the San Francisco office. Mr. Sulik has a Bachelor degree in Finance from Miami University Oxford, Ohio and a Master Degree in Finance from University of Colorado Denver.

**Kayte Toczylowski** joined FINRA in 2011 and is currently Examination Director located in the Philadelphia, PA office. She leads geographically dispersed exam teams responsible for planning and executing Member Supervision's examination program relative to a subset of firms engaged primarily in Capital Markets & Investment Banking Services. She entered the securities industry in 2003 in the compliance department of Janney, a regional broker-dealer headquartered in Philadelphia. The majority of her eight-year career at Janney was spent as a compliance examiner for the firm's branch network. Ms. Toczylowski has a Bachelor of Arts degree in English from Villanova.

**Kathryn Travers** is Risk Monitoring Director in the M&A Investment Banking in FINRA's Boston Office. Ms. Travers has more than 20 years of experience in the investment industry with 15 of those employed by FINRA. Her responsibilities include managing the Risk Monitoring Analysts in her section that are responsible for monitoring the financial and sales practice day-to-day activities of 375 member firms. Ms. Travers is a graduate of Stonehill College with a double major in Economics and Political Science. She also obtained her Certified Fraud Examiner (CFE) designation in 2016.