

2022 FINRA Advertising Regulation Conference Speaker Biographies

Surabhi Ahmad is Vice President, Compliance at Ameriprise Financial. She leads a global team charged with the compliance review of advertising, marketing and communication materials for Ameriprise and its insurance and asset management businesses, RiverSource and Columbia Threadneedle Investments. She also leads a team of compliance professionals supporting the distribution of U.S. and global products for Columbia Threadneedle through intermediary and institutional channels. Based in Boston, Ms. Ahmad joined Ameriprise Financial in 2011. She has spent the last 24 years in risk and compliance related roles within the financial services industry including leadership roles at State Street Global Advisors and Fidelity Investments. She has also worked at international firms in Singapore and India supporting clients with trade finance, immigration and corporate law needs. Her diverse and international experience has enabled her to provide a global perspective to the multiple organizations she's been a part of. Ms. Ahmad received a B.S. from Calcutta University and a Professional Law Certification from the Delhi C.S. Institute in India. She holds the Series 7 and Series 24 securities license with FINRA.

Jim Allen, Principal Analyst, has been with FINRA's Advertising Regulation Department for almost eight years in total, first joining the Department in 2008 and re-joining again this past spring. Prior to his current tenure he was with Morgan Stanley for six years in their retail product compliance group, focusing on communications with the public. Mr. Allen has been in the investment industry for more than 25 years as a registered principal, registered representative, and in several administrative and back-office roles. He holds a B.A. from SUNY Potsdam.

Johanna Anders, CSCP®, is a Managing Director and Head of Global Marketing and Communications Compliance as part of TIAA Enterprise Risk & Compliance with over 25 years of experience within the financial services industry spanning across asset management as well as banking and insurance (life and property & casualty). Her cohesive one-team approach for global support as a shared service includes providing advice to new marketing and communications initiatives from a compliance perspective, including emerging areas of communication and technology efforts such as social media and mobile applications, and guidance regarding the applicability of rules, regulatory and jurisdictional requirements, internal review standards and disclosure guidelines as well as other risk-related issues through their support of the review of marketing materials.

During her tenure at the firm, Ms. Anders has led key strategic initiatives in addition to helping further build various core Compliance functions, including developing artificial intelligence and overseeing the firm-wide Records Management program, eDiscovery and production, Electronic Communications, Retention and Monitoring, Ethics and Privacy Offices, U.S. Distribution (including Canada), Broker/Dealer Compliance and other cross-functional support such as new product initiatives, sales and distribution, business continuity planning, and ongoing tracking and analysis of regulatory developments. Ms. Anders also chaired the Nuveen Disclosure Oversight Team (NDOT) which helped to ensure that the offering documents, promotional literature and other materials used in connection with Nuveen's investment products and services contain appropriate disclosure reflecting the evolving policies, practices, market conditions and other factors affecting such products and services.

Prior to joining Nuveen, Ms. Anders was a Managing Director at Charles Schwab and has held various senior compliance positions at Ameriprise Financial, USAA and Morgan Stanley/Van Kampen which included the development of strategy for in-house and field sales force Advertising and Marketing Review, Sales Practices, Regulatory Programs, and Compliance Training and co-heading the Marketing and Hedge Fund Practices at Berger Legal.

Ms. Anders is a member of the National Society of Compliance Professionals (NSCP) and the Investment Company Institute's (ICI) Advertising Compliance Advisory Committee. She also served on the Municipal Securities Rulemaking Board's (MSRB) Professional Qualifications Advisory Committee, the FINRA Series 24/26 Examination Review Committee, and the CSCP Board of Governors, Curriculum Committee and Test Development Committee. Ms. Anders received the Certified Securities Compliance Professional (CSCP) designation, earned a B.A. in Communications from Marquette University and holds the Series 6, 7, 24, 26,

51 and 63 securities registrations. Ms. Anders is a frequent industry speaker on topics involving compliance best practices and innovative ways to utilize technology in this space.

Derek Ashworth is Associate Director in FINRA's Advertising Regulation Department. The department protects investors by ensuring broker-dealer members of FINRA use communications that are fair, balanced and not misleading. Mr. Ashworth's primary responsibility is managing staff members dedicated to the routine review of member firm communications. Mr. Ashworth also participates in the Department's outreach efforts including serving as a panelist in prior FINRA conferences and presenting during selected FINRA Compliance Boot Camps. He has been with the Advertising Regulation Department for 22 years. Prior to joining FINRA, Mr. Ashworth was a program manager for a business and education partnership at Nova Southeastern University in Fort Lauderdale, FL. Previous to this role, he was a specialty banker and registered representative with First Union in West Palm Beach, FL. Mr. Ashworth received his Bachelor's degree from Stetson University and completed his M.B.A. at Johns Hopkins University.

Stephen R. Bard is a Senior Vice President and Compliance Senior Director of Social Media and Communications Compliance for Wells Fargo's Wealth and Investment Management division. He leads the oversight of the Firm's communication policies and procedures for their multiple broker dealer/investment advisor dual registrants, banking, lending, and trust; separate registered investment advisor, and clearing services. With over 25 year's industry experience, he is responsible for managing the development and implementation of a risk-based compliance program to meet federal and state regulatory requirements. His team annually reviews 70,000 pieces of communications including digital marketing submissions from social media, mobile and e-communications. He currently chairs the FINRA's Public Communications Committee; was a member of their Social Media taskforce, and participated in their BrokerCheck hyperlink working group. In addition to communication related issues, he provides guidance on registered representative access permissions, e-tools, telemarketing, privacy, and books and records requirements. Stephen's office is located in St Louis, MO.

Leon Calin is Associate Director of Enterprise Data Platforms Technology for FINRA. In shaping the direction of two teams of the Digital Experience Transformation Program, Mr. Calin's responsibilities include maintaining and enhancing FINRA's member firms Gateway. Mr. Calin also oversees the retirement of the legacy Firm and Regulatory gateways. Mr. Calin has been with FINRA since 2016 and spent his first three years leading the cloud migration of the main data sharing platform in the Enterprise Data Platforms Department. He is a seasoned manager with extensive technical background and passionate about delivering technical solution that delight customers. Before joining FINRA, Mr. Calin was in the recruiting industry and government contracting since 1997. During his 16-year career at Monster Government Solutions he evolved from software engineer to reputable manager. Mr. Calin is a Certified Scrum Professional and has a Master of Science degree in Information Technology from University of Valenciennes, France.

Megan Callery is a senior analyst in FINRA's Advertising Regulation Department. Her primary function includes reviewing sales communications filed by member firms. Mrs. Callery joined FINRA in 2002, and before joining Advertising Regulation worked in Corporate Communications, The Corporate Secretary's Office and The Office of the General Counsel as the Manager of Communications and Training for the Code of Conduct Group. Mrs. Callery received a Bachelor's degree in Advertising and Public Relations from Marietta College in Marietta, OH.

Richard Choi has extensive experience advising investment companies, investment advisers, broker-dealers, and life insurance companies on federal and state securities and insurance compliance and regulatory matters. Mr. Choi's experience includes advising investment company boards, independent directors and trustees, and special committees of directors and trustees. He counsels clients on the development and distribution of sophisticated financial products, such as variable annuities, variable life insurance, and face-amount certificates. His experience also includes representation of investment advisers and investment companies in regulatory compliance inspections and examinations, opinions on the availability of 1940 Act exemptions in connection with various types of transactions, and in-house training and education seminars on a variety of regulatory and compliance matters. He has published numerous articles and regularly speaks on federal securities issues relating to variable insurance products and mutual funds. He has appeared on Bloomberg TV and has been quoted in *Bloomberg*, the *Chicago Tribune*, the *Los Angeles Times*, *National Underwriter*, *U.S. Banker*, the *Wall Street Journal Online*, and other financial and trade publications. Mr. Choi is the securities and investment companies

industry group co-leader. Mr. Choi earned a B.A. from the University of Chicago and a J.D. from the University of Virginia School of Law.

Steven Choi is Associate Director in FINRA's Advertising Regulation Department. Mr. Choi's primary responsibility is managing staff members dedicated to the routine review of member firm communications. Prior to joining FINRA/NASD in 2006, he worked in the Private Client Management Group at Legg Mason, and as a Financial Advisor in the Global Private Client Group at Merrill Lynch. Mr. Choi holds a Bachelor's degree in Art History from Williams College.

John F. Cunningham is Associate Principal Analyst in FINRA's Advertising Regulation Department. He joined the department in December 2000 and his primary responsibility is the review of broker/dealer communications for compliance with applicable rules. He is a member of the department's training committee. Prior to joining FINRA, Mr. Cunningham served as a registered representative for nine years. Mr. Cunningham holds a juris doctorate from the University of Baltimore School of Law, a Master of Business Administration from Loyola University of Maryland, and a Bachelor of Science degree in journalism from the University of Maryland.

Nancy Damiano is a Principal Analyst in FINRA's Advertising Regulation Department. Her primary responsibilities include the review of complex communications for compliance with applicable advertising rules. She also assists with training staff and has been a speaker at FINRA's Advertising Regulation Conference since 2011. Prior to joining FINRA, she was a registered principal and holds the Series 7, 24 and 66 registrations. Mrs. Damiano holds a Master's degree in business administration from Strayer University and a Bachelor's degree in government administration from Christopher Newport University.

Pramit Das is Director in FINRA's Advertising Regulation Department. In this role, his responsibilities include managing the Department's filings review program, operations, administration, and proprietary technology systems. He also provides education to members, FINRA staff and other regulatory staff and, participates in rule amendment and rulemaking projects as necessary. Prior to joining FINRA (fka NASD) in 1994, Mr. Das worked for Metropolitan Life Insurance Company and Arthur Andersen & Co. He holds an MBA in Finance from the University of Maryland, College Park, and an MA in Financial Economics from Clemson University, Clemson, South Carolina. He was also Series 7 and 63 registered.

Thomas Dineen is Principal Analyst in FINRA's Advertising Regulation Department. Prior to joining FINRA/NASD in 2007, he worked as an investment consultant at TD Ameritrade, a financial advisor at Ameriprise, and as a corporate lawyer. Mr. Dineen holds a Bachelor's degree in English from Columbia University and law degrees from Oxford University and the University of Pennsylvania.

Tim Donahue is Head of Brokerage Compliance at Vanguard, where he leads a dynamic team focused on the overall design and implementation of a comprehensive compliance program for Vanguard's brokerage business within the Retail Investor Group division. Prior to joining Vanguard in 2021, Mr. Donahue served as president and CEO, at HTK, a wholly owned broker-dealer/registered investment advisor subsidiary of Penn Mutual. His previous experience includes serving as Managing Director at HTK, where he led the daily operations and regulatory supervision at the firm and as Director of Operations at Boenning & Scattergood Inc. In addition to his current role at Vanguard, Mr. Donahue is a FINRA dispute resolution arbitrator. Mr. Donahue earned his BS in Finance from Saint Joseph's University, an MBA from La Salle University in Philadelphia and is a graduate of the Securities Industry Institute at The Wharton School of the University of Pennsylvania. Mr. Donahue holds the FINRA Series 24, 27, 4, 7, 99, 63 and 65 licenses.

Crissy Escamilla is Principal Analyst of the Complex Review Team in FINRA's Advertising Regulation Department. Ms. Escamilla's primary responsibility is reviewing communications with the public involving complex products and novel regulatory concerns. Ms. Escamilla joined FINRA in 2007 and rejoined in 2020. She previously worked at Foreside, Kestra Financial, Florida Office of Financial Regulation Division of Securities, TIAA, and State Farm. Ms. Escamilla received a Bachelor's degree in Human Resource Management from Park University and holds the Chartered Financial Consultant® and Chartered Life Underwriter® designations.

Kimberly Flanders is Associate Director in FINRA's Advertising Regulation Department. Her chief responsibility is managing staff members dedicated to the review of matters involving complex products and novel regulatory concerns. Ms. Flanders joined FINRA (f/k/a NASD) in March 1995 as an examiner in the Enforcement Department. She joined the Advertising Regulation Department in March 1996. In January 2001, Ms. Flanders joined Bisys Services as a senior advertising regulation consultant. Ms. Flanders returned to the Advertising Regulation Department in September 2001. Prior to joining FINRA, she was an investigator with the Resolution Trust Corporation. Ms. Flanders received a B.A. from the University of Georgia.

Cynthia Friedlander is Senior Director of Fixed Income Regulation in FINRA's Office of General Counsel. Ms. Friedlander is responsible for directing the design, development and delivery of fixed income-related examination and policy guidance to FINRA staff, as well as to member firms, and is FINRA's primary liaison to the Municipal Securities Rulemaking Board and the Securities and Exchange Commission's Office of Municipal Securities. Ms. Friedlander represents FINRA at government agency, SRO, industry and advisory meetings and is a staff liaison to FINRA's Fixed Income Committee. She holds a B.A. in government from the University of Virginia and an M.B.A. with a concentration in finance from George Mason University.

Ira Gluck is Director in FINRA's Advertising Regulation Department. In this role, he works on rulemaking and policy issues and is responsible for the Department's complex review and spot-check programs. Mr. Gluck's previous positions within FINRA included leading the Emerging Regulatory Issues team as well as heading the Strategic Initiatives Group in FINRA's Enforcement Department. He also served in various investigative and management roles in the Enforcement and Member Regulation Departments of NASD before its 2007 consolidation with NYSE Member Regulation, which resulted in the formation of FINRA. Mr. Gluck received his Bachelor's degree from the University of Pennsylvania and completed both a Master's degree and M.B.A. at the University of California, Irvine.

Stephanie Gregory is Associate Director of the Complex Review Team in FINRA's Advertising Regulation Department. Ms. Gregory's primary responsibility is managing staff members dedicated to the review of matters involving complex products and novel regulatory concerns. Her team provides support to other FINRA departments in connection with firm examinations and enforcement proceedings that involve communications with the public. Ms. Gregory joined the Advertising Regulation Department in 2004. She received her Bachelor's degree in Economics and Political Science from Boston University, and her law degree from Pennsylvania State University Dickinson School of Law.

Melissa Rovers Harke is the Assistant Director of the Investment Adviser Regulation Office in the SEC's Division of Investment Management. Her office is responsible for investment adviser rulemaking and guidance, including the IA Marketing Rule. Prior to joining the SEC in 2008, Melissa was an Associate in the Investment Management Group of the Washington, D.C. office of K&L Gates. She received her undergraduate degree from Bucknell University and her law degree from American University.

Krista Harvey, CFA, CIPM is a Director on the Global Industry Standards team at CFA Institute. Previously, she held senior roles on Investment Performance teams at TIAA, Jennison Associates, and Goldman Sachs. Prior to joining CFA Institute, Krista was a longtime volunteer. She chaired the United States Investment Performance Committee (USIPC) and was a member of the GIPS Standards Interpretations Subcommittee. Krista also co-founded and co-chaired the CFA Society of NY Performance & Risk Committee. Krista received a B.A. in Economics from New York University.

As General Counsel of Orchard Securities, LLC, **Cameron Hellewell's** responsibilities focus on working with Orchard's sponsor clients and its broker-dealer selling group members in connection with the offer and sale of securities, including alternative investments through both publicly registered, non-traded programs and private placements. He also assists Orchard's Chief Compliance Officer with respect to Orchard's regulatory compliance and works closely with Orchard's outside counsel and the legal counsel to sponsors on a wide range of issues. Prior to joining Orchard, Mr. Hellewell's professional experience includes working for an international commercial real estate company, and a commercial real estate development company that developed assisted living centers, retail projects and office buildings. Mr.

Hellewell earned his Bachelor's degree from the University of Utah and his juris doctorate from the Case Western Reserve University School of Law. He is also a member of the Utah State Bar, the District of Columbia Bar, and the American Bar Association.

Suprina Hicks is the Office Administrator/Technology Support Liaison of FINRA's Advertising Regulation Department. She began her career with NASD/FINRA in 1997. Ms. Hicks's daily responsibilities include management and supervision of administrative staff that supports the analysts devoted to the review of communications routinely filed with the department by FINRA member firms. Ms. Hicks is also a liaison with the various departments that support information and automated systems. She helps develop, test, troubleshoot and train staff on Advertising Regulation's systems to ensure the Department's technology and business objectives are met. She provides demonstrations to both internal and external customers along with providing training to our member firms with regard to our Advertising Regulation Electronic Filing system (AREF). Ms. Hicks received her Bachelor's degree from University of Maryland, College Park and completed her MBA in Financial Management from University of Maryland, Global Campus.

Timothy P. Holland is Principal Analyst in FINRA's Advertising Regulation Department on the Complex Review Team. Mr. Holland joined the Advertising Regulation Department in 2004. He also worked in the CRD/Public Disclosure Department of NASD from 1996 to 2000. Mr. Holland received Bachelor's degrees in Accounting, Finance and Marketing from the University of Maryland at College Park and received his law degree from The Catholic University of America, Columbus School of Law.

Bri Joiner is Director of Regulatory Compliance at the Municipal Securities Rulemaking Board (MSRB), in which she oversees a portfolio of programs under the MSRB's Market Regulation department, maintaining responsibility for strategic planning and execution of long-term objectives. Ms. Joiner is directly responsible for the MSRB's professional qualifications program, examiner training program and regulatory compliance program initiatives. Prior to assuming her current role, Ms. Joiner managed the MSRB's regulatory education program leading the development and delivery of content for regulated entities and market stakeholders in support of a fair and efficient municipal securities market. Prior to joining the MSRB, Ms. Joiner spent 10 years at the Financial Industry Regulatory Authority (FINRA). She served as Senior Regulatory Policy Analyst in FINRA's Office of General Counsel, where she worked on rulemaking initiatives and researched legal and compliance matters. She also held the position of Senior Manager in FINRA's Member Education and Training department, where she advised on initiatives having a market impact and served as a subject matter expert on various topics. Ms. Joiner began her career at the U.S. Securities and Exchange Commission. Ms. Joiner earned a Bachelor's degree, *magna cum laude*, from Spelman College and a juris doctor from the Walter F. George School of Law, Mercer University. She is a member of Phi Beta Kappa Honor Society, Golden Key International Honour Society and Phi Delta Phi Legal Fraternity.

David Y. Kim is Associate Principal Analyst in the FINRA Advertising Regulation Department, and reviews sales communications filed by member firms. Mr. Kim joined the Advertising Regulation Department in 2014. He previously worked at a capital market research company, IPREO. Mr. Kim received a B.A. in Economics and an M.B.A. from University of Maryland at College Park.

Minh Q. Le is Director of FINRA's Corporate Financing Department. He has more than 20 years of experience in the regulation of public and private offerings. Currently, Mr. Le manages the department's Private Placement Review program which conducts regulatory oversight of broker-dealer participation in retail private offerings. In addition to overseeing the review and investigation program, Mr. Le's duties include developing policy and providing guidance on corporate financing and other capital-raising related issues. Mr. Le also routinely provides subject matter expertise to FINRA's Examination and Enforcement staffs. Building on this experience, Mr. Le serves as a member on FINRA's Regulatory Specialist committees for Public Offerings, Private Placements, and Non-traded Direct Participation Programs (DPP) and Real Estate Investment Trusts (REIT), and was a member of FINRA's Risk Assessment Committee. For the past 19 years, he has been a member of FINRA's Sales Rep and DPP/REIT Qualifications Committees. Prior to his involvement in developing FINRA's private placement rules and the filing program, Mr. Le was a manager in the department's Public Offerings Review program, which is responsible for regulating underwriting terms and arrangements in public offerings. Mr. Le graduated from

the University of Maryland, attended the Wharton Institute of Executive Education, and is a Certified Regulatory and Compliance Professional (CRCP)[®].

Julius Leiman-Carbia is Chief Legal Officer & Chief Compliance Officer of Wealthfront Inc. and has over 30 years of experience in the securities industry. Earlier in his career, he was appointed Associate Director in the SEC's Office of Compliance Inspections and Examinations overseeing a staff of approximately 300 lawyers, accountants and examiners responsible for the inspections of U.S. broker-dealers and combined broker-dealer/advisers. Mr. Leiman-Carbia previously worked at the SEC from 1989 to 1994 as a counsel in the SEC's then-Division of Market Regulation, specifically in its Office of Capital Markets. Among his professional experiences outside the SEC, Mr. Leiman-Carbia served as Chief Compliance Officer and Global Head of Sanctions Compliance at MUFG/Union Bank, Chief Compliance Officer at JP Morgan Securities, Managing Director of the Capital Markets and Banking Compliance Department at Citigroup Global Markets and Head of Equities Compliance at Goldman Sachs. Mr. Leiman-Carbia is a graduate of the University of Pennsylvania Carey Law School and a member of the New York and DC bars.

Kate Macchia is a Partner with ACA Foreside, a leading provider of governance, risk, and compliance (GRC) solutions to clients in the financial services industry. She oversees the Outsourced Marketing Review (OMR) department, which provides both investment advisor and broker dealer consulting review of marketing materials in addition to registered principal review of marketing materials for the firm's 16 affiliated broker dealers. Ms. Macchia also serves as Vice President for each of ACA Foreside's 16 affiliated broker dealers. Prior to joining ACA Foreside, she held positions at AQR Capital Management, AllianceBernstein, Legg Mason and Citigroup. Ms. Macchia earned her Bachelor of Science degree with a double major in finance and marketing from Fairfield University and holds FINRA Series 7 and 24 licenses.

Anthony T. Maher is Associate Director in FINRA's Advertising Regulation Department. He served in a similar role at NASD before its 2007 consolidation with NYSE Member Regulation, which resulted in the formation of FINRA. His chief responsibility is managing staff members dedicated to the routine review of member advertisements. Mr. Maher also speaks at FINRA and industry conferences and events, including the Department's Advertising Regulation Conference, where he conducts a highly interactive educational "hands-on" advertising review workshop. Prior to joining the NASD in 1995, he was a registered principal and a compliance analyst for a broker-dealer subsidiary of a life insurance company. Mr. Maher holds a J.D. from George Mason University Antonin Scalia Law School, a Master's degree from Georgetown University and a Bachelor's degree from George Mason University.

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.

Natlyn D. Murrain is a Principal Analyst in the FINRA Advertising Regulation Department. Her primary responsibilities include the review of complex communications for compliance with applicable advertising rules. Prior to joining FINRA in 2011, Ms. Murrain spent four years as a compliance officer at a member firm. Ms. Murrain holds a Master's degree from Walden University and a Bachelor's degree from Virginia Union University.

Ted Newton is Communications with the Public Compliance Lead in MassMutual's Compliance & Ethics department. In his nearly 40-year career in the financial services industry, Mr. Newton has been an agent, a wholesaler, a regulator and a home office compliance officer. At MassMutual, his responsibilities include reviewing advertising for the company's direct-to-consumer and other customer experience efforts; refining advertising review procedures to increase efficiency and consistency; and serving as industry and regulatory liaison on advertising compliance-related matters. Previously, he managed training and

communications for MassMutual field and home office personnel about compliance and supervision requirements, and inspections of agencies to review their supervision and compliance policies. Prior to joining MassMutual in January 1998, Mr. Newton was a supervisor in the NASD's Advertising Regulation Department, where he supervised a team of analysts who reviewed sales materials submitted by NASD member firms. Mr. Newton graduated from Duke University in 1984 with a double major in Political Science and Psychology and got his start in the industry that year with Travelers Insurance Company and its affiliated broker/dealer.

Joseph E. Price is Senior Vice President, Regulatory Analysis. He oversees FINRA's Corporate Financing and Advertising Regulation Departments. The Corporate Financing Department regulates capital-raising activities of broker/dealers; including equity, debt, REIT, closed-end fund, limited partnership offerings and private placements. The Advertising Regulation Department regulates broker/dealer sales materials, mutual fund advertisements, social media and other communications with the public. Mr. Price previously worked in various capacities at the Securities and Exchange Commission. He was an Assistant General Counsel and a Special Counsel in the Office of General Counsel and he was the Deputy Chief of the Office of Disclosure and Investment Adviser Regulation in the Division of Investment Management. Prior to working at the SEC, he was a litigator in the Bureau of Competition at the Federal Trade Commission. Mr. Price also worked as a Compliance Investigator at the Coffee, Sugar & Cocoa Exchange. He was an Adjunct Professor at Georgetown University Law Center from 1994 to 2002, where he taught "Current Issues in Securities Regulation" and "Disclosure under the Federal Securities Laws." He earned a degree in Economics from the University of Wisconsin and received his J.D. from Fordham University.

Joe Savage is Vice President in FINRA's Office of General Counsel. 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.

Kristina Shaw is a Principal Analyst on the Complex Review Team in the Advertising Regulation Department. Her primary responsibilities include reviewing private placement material filed with FINRA and investigating referrals from FINRA's Examination program. Kristina previously worked in FINRA's Market Regulation Department as a Fixed Income Investigations Analyst. Prior to joining FINRA in 2010, Kristina worked in Operations at a member firm and earned a B.A. in Business Finance from Towson University.

Amy C. Sochard is Vice President of FINRA's Advertising Regulation Department. The department helps protect investors by ensuring members of FINRA use communications including social media, digital advertising and other marketing material that are fair, balanced, and not misleading. Ms. Sochard oversees the department's regulatory review programs and business operations, including the development of technology to facilitate the review of communications. Ms. Sochard provides expertise and policy guidance to other FINRA departments concerning FINRA, SEC, MSRB and SIPC rules pertaining to communications with the public. She also oversees the development of new rules, published guidance, and interpretations regarding communications, and she routinely speaks at industry events on these topics. Prior to joining FINRA, Ms. Sochard worked with a real estate syndication firm in Washington, DC. She received a Bachelor's degree with distinction in English from the University of Virginia and studied poetry writing at Columbia University.

Aravindan Srinivasan is the Technical Lead supporting the FINRA's Advertising Regulation Department System with 18 years' experience in the financial markets. Mr. Srinivasan has been supporting the Advertising Regulation System since 2004. Mr. Srinivasan's responsibilities include managing, developing, testing the FINRA's Advertising Regulation System and finding ways to help businesses

effectively deliver on their mission. Mr. Srinivasan works with the Advertising Regulation Business to support both internal and external customers who use Advertising Regulation Electronic Filing System (AREF).

Olivia M. Valdes, Ph.D. is an associate principal research analyst for the FINRA Investor Education Foundation. Her role includes leading and conducting research projects that pertain to the promotion and understanding of financial capability in America, the protection of consumers against financial fraud and exploitation, and the improvement of financial disclosure statements. Dr. Valdes obtained her B.A from University of South Florida and her Ph.D. in Experimental Psychology from Florida Atlantic University.

Caroline Waugaman is Principal Analyst in FINRA's Advertising Regulation Department. She joined NASD in 1996 before its consolidation with NYSE Member Regulation, which resulted in the formation of FINRA in 2007. Prior to joining the Advertising Regulation Department, she was an analyst in the Registration and Disclosure Department at NASD. Ms. Waugaman received her Bachelor of Science degree from Strayer University.

Haimera Workie, Vice President and Head of Financial innovation, oversees the Office of Financial Innovation. In this capacity, he is responsible for leading FINRA's Office of Financial Innovation, which focuses on analyzing financial technology (FinTech) innovations and emerging risks and trends related to the securities market. As part of these responsibilities, Mr. Workie works to foster an ongoing dialogue with market participants in order to build a better understanding of FinTech innovations and their impact on the securities markets. Previously, Mr. Workie served as Deputy Associate Director in the Division of Trading and Markets at the U.S. Securities and Exchange Commission. Mr. Workie also previously served as Counsel in the SEC's Office of the Chairman. Prior to joining the SEC, he was an associate at the law firm of Skadden, Arps, Slate, Meagher & Flom, with a practice focusing on corporate law. Mr. Workie is a graduate of the Massachusetts Institute of Technology (B.S., M.S.) and Harvard Law School (J.D.).