

# MEET OUR SPEAKERS



## **ROBERT J. CRUZ, CIMA®, CCKP®, CRPS®, AIFA®**

*Executive Vice President and Managing Director; Financial Fitness for Life*

Robert J. Cruz is the Managing Director and Executive Vice President for Financial FITness for Life, which he joined in 2018. He is responsible for the distribution and servicing of Fiduciary Investment Trust Portfolios and Financial FITness for Life. He has 25 years of investment-industry experience. Mr. Cruz was previously a retirement external investment consultant for Allianz Global Investments, a defined contribution consultant at BlackRock, an institutional advisor at AllianceBernstein and a retirement plan consultant at John Hancock. He wrestled for and attained a B.S. in international business from University at Buffalo, The State University of New York. Mr. Cruz holds the Certified Investment Management Analyst, Certified 401(k) Professional, Accredited Investment Fiduciary Analyst and Chartered Retirement Planning Specialist designations. Robert currently holds a FINRA Series 65 registration and he also has held the FINRA series 7 and 63 registrations. He and was named one of the defined contribution industry's top wholesalers by The National Association of Plan Advisors in 2014, 2015, 2016 and 2017. Robert enjoys spending time with his wife Torri and sons Gavin and Ian.



## **RALPH FERRARO**

*Senior Vice President, Head of Product, Retirement, Plan Services; Lincoln Financial Group*

Ralph Ferraro is Senior Vice President, Head of Product, for Lincoln Financial Group's Retirement Plan Services (RPS) business. He is responsible for the strategic vision of the RPS business, and ensures the effective implementation, integration and execution of specific plan initiatives. He manages the RPS suite of products and provides thought leadership that both drives the development of new, and enhances existing, retirement products.

Ferraro has more than 30 years of experience in the retirement industry, including extensive knowledge surrounding product development, risk management and stable value products. In 2016, he joined Lincoln Financial from Voya Financial, Inc. (previously ING U.S., Inc.), where he was responsible for the profitability and product management of small/mid corporate and institutional markets. Earlier in his career, Ferraro held executive positions with CitiStreet, LLC. He began his career with Prudential, where he spent 12 years in managerial roles for a variety of investment and insurance products.

Ferraro earned a Master of Business Administration degree in finance from Seton Hall University and a Bachelor of Arts degree in history from Princeton University. He holds series 6, 7, 24 and 26 FINRA registrations.



## **RICHARD T. LUCHINSKY**

*Senior Vice President & Head of Financial Institutions and Retirement American Century Investments.*

Rick Luchinsky is senior vice president, head of Financial Institutions and Retirement for American Century Investments, an independent, privately controlled, pure-pay asset management firm founded in 1958.

Mr. Luchinsky joined American Century Investments in 1996 as vice president of sales in Retirement Plan Services focusing on business development to corporate defined contribution and defined benefit plans. Over the last 18 years, he has worked in the financial intermediary business as a leader in both DCIO sales and national accounts developing strategic partnerships with retirement and wealth management intermediaries.

Mr. Luchinsky holds a bachelor's degree in management from Townson University, a master's in business administration from the University of Baltimore, and he has completed the Pension Funds and Money Management Program, University of Pennsylvania Wharton Business School. He is a principle and holds Series 7, 6, 63 and 26 licenses. He is a member of the Asset Managers Committee for the Insured Retirement Institute (IRI) and serves on the board for the Defined Contribution Institutional Investment Association (DCIIA) and Gilda's Club Kansas City.



## **CHRISTIAN MANGO, AIFA®**

*Executive Vice President; Financial Fitness for Life*

Christian Mango joined Financial Fitness for Life in 2018 as the Executive Vice President. In this role, Christian is responsible for the distribution and servicing of Fiduciary Investment Trust portfolios and Financial Fitness for Life. Christian has 21 years of investment industry experience. He was previously a Defined Contribution Consultant at BlackRock, and has held senior sales roles at Pioneer Investments, Touchstone Investments, Natixis Global Associates, and Citigroup Global Asset Management. He holds a B.A. in Economics from Lehigh University and an MBA from Boston College. He holds the Accredited Investment Fiduciary Analyst (AIFA) designation and has held the FINRA series 7, 63, and 66 licenses. Additionally, Christian was named one of the defined contribution industry's top wholesalers by the National Association of Plan Advisors (NAPA) in 2014, 2015, 2016 and 2017. Christian lives in Winchester, MA with his wife, Heather, sons, Will and Andrew, and daughter, Sophie.

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## **VIDYA RAJAPPA, CFA**

*Vice President; Portfolio Manager; American Century Investments*

Vidya Rajappa, CFA, is vice president and portfolio manager for American Century Investments, a premier investment manager headquartered in Kansas City, Missouri. Vidya is based in the company's Mountain View, California office.

Vidya co-manages the firm's multi-asset strategies, including One Choice Portfolios®, Strategic Allocation and Multi-Asset Income. Prior to joining American Century in 2018, Vidya was senior vice president in the Multi-Asset Solutions group at AllianceBernstein (A|B), where she designed proprietary and customized target-date solutions for clients. In her previous role as director of quantitative research in Global Analytics at A|B, she was responsible for the design and support of analytics across product groups and asset classes. Prior to joining A|B, she worked at JP Morgan Investment Management, where she was vice president and manager of their Quantitative Analytics Group and focused on fixed-income research. She has worked in the industry since 1994.

Vidya holds a bachelor's degree in electronics and telecommunications engineering from PSG College of Technology in India and a master's degree in statistics and operations research from New York University. She is a CFA® charterholder and member of the CFA Institute



## **FRED REISH**

*Partner; Drinker Biddle & Reath, LLP*

Fred Reish is an ERISA attorney whose practice focuses on fiduciary responsibility, retirement income and plan operational issues. He has been recognized as one of the "Legends" of the retirement industry by both PlanAdviser magazine and PlanSponsor magazine. Fred is Chair of his firm's Financial Services ERISA Team, which focuses on the services and investments for retirement plans. Fred has received

awards for: the 401(k) Industry's Most Influential Person by 401kWire; one of RIABiz's 10 most influential individuals in the 401(k) industry affecting RIAs for 2012; the Commissioner's Award and the District Director's Award by the IRS; the Eidson Founder's Award by the American Society of Professionals & Actuaries (ASPPA); the Institutional Investor and the PlanSponsor magazine Lifetime Achievement Awards; and the ASPPA/Morningstar 401(k) Leadership Award. He has written more than 350 articles and four books about retirement plans, including a monthly column on 401(k) issues for PlanSponsor magazine. Fred Co-Chaired the IRS Los Angeles Benefits Conference for over 10 years, and served as a founding Co-Chair of the NAPA 401(k) Summit.



## **SARAH SIMONEAUX**

*President, Simoneaux Consulting Services*

Sarah Simoneaux is the founder and president of Simoneaux Consulting Services. SCS specializes in helping retirement plan services firms with strategic planning, technology consulting, and retirement plan technical and soft skills training. SCS's nationwide customer base includes employee benefit consulting firms, retirement plan record keepers, financial advisors and broker dealers.

Sarah served as President of ASPPA in 2005-2006. She created and served as the ASPPA Educational Programs Advocate. She is the author of the textbook, Retirement Plan Consulting for Financial Professionals, and is the author of the NAPA Certified Plan Fiduciary Advisor (CPFA) online course. She created and conducts educational boot-camps for candidates for the NAPA CPFA and ASPPA QKA credentials.



## **JOHN TRUE**

*Supervisory Investigator, U.S. Department of Labor, Employee Benefits Security Administration*

John True is a Supervisory Investigator for the Department of Labor's Employee Benefits Security Administration (EBSA) in Kansas City, Missouri. John began his career with EBSA in 1998 as an Investigative Assistant. John served as an Investigator from 1999 until 2006 when he became a Supervisory Investigator. John has a bachelor's degree in Political Science from the University of

Northern Iowa and received a Juris Doctor degree from the University of Missouri - Kansas City. John is licensed to practice law in Missouri.



## **MATTHEW WOLNIEWICZ, AIFA®**

*President, Fi360*

Matt is the president at Fi360, a leading provider of services designed to help clients profitably gather, grow and protect assets through better investment and business decision-making. He is responsible for creating the strategy to exceed client expectations, while driving topline revenue growth, and building a client-centric sales and customer service organization. As a member of the C-level executive team,

Matt is the driving force behind growing the business and establishing Fi360 as a leading provider to financial services professionals and institutions. As his team builds key relationships with clients, they enable those clients to grow their business and make improved investment and business decisions.

With more than 20 years of experience, he was most recently head of sales, Global Advisor and Wealth Solutions, at Morningstar, Inc. where he served as the executive business development leader of Morningstar's largest segment, successfully driving revenue and overseeing 84 team members. Before his seven years at Morningstar, he held positions at Traveler, a commercial foreign exchange company, and at Pitney Bowes, a leading provider of technology solutions to companies.