

Meet our Speakers



AARON J. HARDING, CFP® MANAGING DIRECTOR, PwC

Working at the intersection of behavioral science and personal finance, Aaron Harding is a seasoned Financial Wellness executive who designs and delivers change-oriented financial well-being programs for large employers. Aaron leads the PwC Financial Education and Wellness Practice's product and service development efforts and is co-author of PwC's Annual Employee Financial Wellness Survey. He is also a Certified Financial Planner® and holds a B.A. in Psychology from the University of Massachusetts and an MBA from the F.W. Olin Graduate School of Business at Babson College.

Come take a look behind the numbers with a preview of PwC's 8th annual Employee Financial Wellness Survey results. Find out how financial stress is impacting U.S. employees' work and personal lives in critical areas like retirement readiness and cash and debt management. We'll also examine how employee financial stress costs your organization and offer practical tips for ways benefits professionals can take the lead in improving employee financial wellness.



BILAL ZIA, PhD SENIOR ECONOMIST, THE WORLD BANK

Bilal Zia is a Senior Economist at the Research Department of the World Bank in Washington DC. He also teaches graduate level economics courses at the Johns Hopkins University. He holds a PhD in Economics from the Massachusetts Institute of Technology. His research is focused on financial development at the household, firm, and bank levels, and has published extensively in top peer reviewed academic journals. He was also part of the team that produced the 2015 World Bank Development Report on Mind, Society, and Behavior. His recent interests include understanding the causes and consequences of financial stress for individuals and small firms, and testing innovative solutions through rigorous field evaluations.

Think about some key financial decisions we have to make in life, such as how much to save, how much to spend, whether to buy insurance, how much insurance, and so on. These are difficult decisions for a wide swath of citizens. Nearly all of us face multiple, often unpredictable constraints. We have access to multiple, often unpredictable resources. This leads to a high stakes environment with high potential for mistakes. This talk will highlight the economic and psychological costs of such mistakes and the resulting financial stress, and offer insights from some solutions that been tried and that have worked in the public policy sphere.

Speakers cont.



MARTHA MENARD, PhD
SENIOR RESEARCHER, QUESTIS

Martha Brown Menard, PhD is the Senior Researcher and data diva at Questis. Dr. Menard is a research scientist, financial wellness coach, and member of the Association for Financial Counseling and Planning Education. She is passionate about democratizing personalized financial guidance through scalable and configurable technology.

Financial wellness is the solution to financial stress. But what does that mean? Financial wellness is a term that means different things to different people, and that wide range of definitions can make it challenging to address, implement, and measure. Dr. Menard will provide an overview of how employers are currently approaching financial wellness in the workplace, why a holistic approach is necessary, what makes a financial wellness program holistic, and what research is showing to be effective.



ROBERT J. CRUZ, CIMA®, C(k)P®, CRPS®, AIFA®
EVP & MANAGING DIRECTOR, FINANCIAL FITNESS FOR LIFE

Robert J. Cruz is the Managing Director & EVP for Financial Fitness for Life, and is responsible for the distribution and servicing of Fiduciary Investment Trust portfolios. Having attained his B.S. in international business from the University at Buffalo, Robert has 25 years of investment-industry experience & holds the Certified Investment Management Analyst, Certified 401(k) Professional, Accredited Investment Fiduciary Analyst and Chartered Retirement Planning Specialist designations.

The next step in financial stress management is implementing methods to decrease stress and increase success. Robert will wrap up the day alongside Christian Mango with tips about how to create success in financial wellness.



CHRISTIAN P. MANGO, AIFA®
EXECUTIVE VICE PRESIDENT, FINANCIAL FITNESS FOR LIFE

Christian Mango joined Financial Fitness for Life in 2018 as the Executive Vice President. Christian has 21 years of investment industry experience. He received his B.A. in Economics from Lehigh University and his MBA from Boston College. He holds the Accredited Investment Fiduciary Analyst (AIFA) designation and 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.

Alongside Robert Cruz, Christian will discuss tips to creating success in financial wellness. He will not only discuss what financial wellness looks like and how to implement it, but will address the areas that it can be implemented in, including how technology can assist.

Keynote Speaker



JAMES BREWER

MBA, CRPC[®], AIF[®], CFP[®], CDFA[®], CFSLA

FINANCIAL LIFE ARCHITECT, ENVISION WEALTH PLANNING

James Brewer is Financial Life Architect and CEO of Envision Wealth Planning Inc. His firm helps people build a personalized financial plan to achieve their desired financial outcomes. Envision Wealth Planning has been named one of the 20 Best Financial Advisors in Chicago for the past three years.

Outside of his company, James is a Personal Finance and 401(k) Contributor to Forbes.com, where he co-authored *Chapter 19, Individual Biases in Retirement Planning and Wealth Management for Financial Behavior: Players, Services, Products, and Markets*. His insights have been featured in Investment News, Wall Street Journal, NASDAQ, Yahoo Finance, Next Ave., U.S. News & World Report, Divorce Financial Analyst Journal and CNBC.

James has worked with financial firms such as Ameriprise Financial, BC Ziegler, LPL Financial and the College for Financial Planning as an Adjunct Professor. He is an Accredited Investment Fiduciary[®], Certified Divorce Financial Analyst[®], College Funding and Student Loan Advisor, and CERTIFIED FINANCIAL PLANNER[™] (CFP[®]) professional. He earned his SM and MBA degrees from the Massachusetts Institute of Technology Sloan School of Management.

He believes that participants require advice from a behaviorally smart fiduciary advisor with planning designations to help them navigate financial choices and use their available financial tools to build retirement income.

While many government pensions go underfunded, employees are expected to figure out how much to save in their 401(k) and pensionize it. Employees face a daunting array of complex decisions: how much to save, whether to pay taxes now or later, how to invest, how long to invest, what to invest in, when to take distributions, and if their lucky, when to claim Social Security and a pension. Meanwhile, they need to ignore the temptation to spend today, not get tangled in student loan or credit card debt and stay calm as the markets fluctuate their account balance. It's a lot. James will offer a blueprint of how employers can help employees overcome these challenges.