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SPEAKER BIOGRPAHIES

David Agnew

President, Seneca College

David Agnew became President of Seneca College in 2009, bringing senior leadership experience in the public, private and non-profit sectors to one of the largest colleges in Canada. Prior to this, he was the Ombudsman for Banking Services and Investments, heading the national financial industry dispute resolution service for consumers and small businesses. Mr. Agnew has been the President and CEO of UNICEF Canada, a principal at strategy consulting firm Digital 4Sight and Executive Vice-President at Credit Union Central of Ontario. During his public service career, he served as Secretary to the Cabinet and was Principal Secretary to the Premier. As a Deputy Minister, he led the Public-Private Partnerships Project and was seconded to the University of Toronto as a Senior Resident at Massey College. Mr. Agnew serves on numerous boards and committees, including the federal government's Science, Technology and Innovation Council and SEDI's Advisory Committee on Financial Literacy.

Wendy Arnott

Vice President, Social Media & Digital Communications, TD Bank Financial Group

At TD, Wendy Arnott leads the newly formed Social Media and Digital Communication function. She is responsible for enabling and increasing the bank's conversation and connection internally with employees and externally with customers and other stakeholders. Ms. Arnott has been with TD for seven years, formerly as Vice President, Corporate Communications for TD Canada Trust, overseeing media relations, reputation management and communication with more than 30,000 employees. In her 25-year career, she has held senior communication positions with other leading organizations, including as a Principal in Mercer's Communication Practice and a member of the firm's Global Practice Leadership Group. Wendy is accredited with the International Association of Business Communicators.

Adele Atkinson

Policy Analyst, Financial Education and Consumer Protection Unit, OECD

Adele Atkinson is a policy analyst within the OECD Financial Education and Consumer Protection Unit. She is responsible for various aspects of work undertaken by the OECD International Network on Financial Education, including the Financial Literacy Measurement Pilot and the Financial Education Programme Evaluation subgroup. Prior to this, Ms. Atkinson was a Research Fellow for the Personal Finance Research Centre at the University of Bristol and an Associate Lecturer in Economics with the Open University. She has 11 years experience conducting empirical research in the areas of personal finance, education and policy evaluation and has written or co-authored more than 30 publications. In 2005, she played a lead role in the analysis of the UK Baseline Survey of Financial Capability, and has since advised other countries, including Canada, in developing their own similar studies. Ms. Atkinson has a PhD in Financial Capability from the University of Bristol, UK.

James D. Callon**Superintendent of Bankruptcy, Office of the Superintendent of Bankruptcy Canada**

James Callon is Superintendent of Bankruptcy. His career began with the Toronto Dominion Bank, followed by positions at the Department of Labour for Alberta and the Alberta Labour Relations Board. He sat on the board of directors of the credit union for Alberta provincial government employees, where he was also elected as a Vice President of the board. Mr. Callon then served as Executive Director for the Canada Labour Relations Board. In 1998, he became a Principal Research Associate for the Task Force on the Future of the Canadian Financial Services Sector and subsequently joined the Department of Finance. In 2001, he managed the establishment of the Financial Consumer Agency of Canada and then became Deputy Commissioner. Mr. Callon was FCAC's Acting Commissioner from November 2006 to December 2007 before assuming his current position in March 2008. In 2009, he was elected Chairman of the International Association of Insolvency Regulators.

Laurie Campbell**Executive Director, Credit Canada/the Credit Counselling Service of Toronto**

Laurie Campbell is the Executive Director of Credit Canada/the Credit Counselling Service of Toronto. Since joining Credit Canada in 1990, Ms. Campbell has assumed progressively more important roles, becoming part of its senior leadership team in 1993. Her responsibilities have notably included management in the agency's education department, which presents seminars on money and credit issues to over 10,000 people annually. She is a recognized expert on credit counselling for the media, and was instrumental in spearheading Credit Education Week, which now in its fifth year promotes financial literacy throughout Canada. Ms. Campbell is past President of the Credit Association of Greater Toronto, served on the Board of the Canadian Association of Credit Counselling Services and was a member of the federal Task Force for Financial Literacy. She currently sits on various committees, including the Older Women and Financial Literacy Advisory Committee.

K.C. Chakrabarty**Deputy Governor, Reserve Bank of India**

Dr. K.C. Chakrabarty, a seasoned and accomplished banker with over three decades of experience in commercial banking, donned the role of a Central Banker on June 15, 2009 by assuming charge of the office of Deputy Governor in Reserve Bank of India. Before taking up the current responsibilities, Dr. Chakrabarty was the Chairman and Managing Director of Punjab National Bank and Indian Bank for two years each. He was also the Chairman of the Indian Banks' Association (IBA) for a brief period.

Born on June 27, 1952 at Daringbadi in District Kandhmala, Orissa, Dr. Chakrabarty has outstanding academic credentials. He secured the second rank in his Bachelor's Degree in Science, first rank in M.Sc. Statistics and holds a Doctorate in Statistics from Benaras Hindu University. He started his career as a teacher and researcher at the Benaras Hindu University and went on to have a long and distinguished career of 26 years at the Bank of Baroda. Dr. Chakrabarty handled diverse portfolios like banking operations and administration, planning, economic research, investment banking, integrated treasury operations, risk management and corporate accounts, international banking, global syndication etc. He was the Chief Executive looking after United Kingdom operations of the Bank of Baroda for three years before being elevated as Executive Director of Punjab National Bank in August 2004. Subsequently, Dr. Chakrabarty assumed the Office of CMD of Indian Bank in June 2005 and Punjab National Bank in June 2007 and led from the front to bring a turnaround in both the banks.

Dr. Chakrabarty's current assignments include guiding and overseeing the areas pertaining to Supervision of Banks, Currency Management, Customer Service, Rural Credit, Human Resource Development and Administration & Personnel Management at the Reserve Bank of India. He represents India in the Committee on the Global Financial Systems (CGFS) constituted by Bank for International Settlements (BIS) as a Member. Dr. Chakrabarty is also the RBI Nominee on the Board of National Bank for Agriculture and Rural Development (NABARD), Chairman of the

Bharatiya Reserve Bank Note Mudran Pvt. Ltd. (BRBNMPL) and Chairman of the Advisory Committee of College of Agricultural Banking (CAB).

Dr. Chakrabarty was closely connected with various institutes/organisations like National Housing Bank, Oriental Insurance Co. Ltd., Confederation of Indian Industry (CII), Central Depository Services Ltd. (CDSL), Exim Bank, National Institute of Bank Management (NIBM), Agricultural Finance Corporation Ltd., Indian Institute of Banking & Finance, General Insurance Corporation of India, etc.

He was associated with many Committees/Working Groups, notably as

- (a) Chairman of Committee of RBI Working Group on timely rehabilitation and flow of credit for rehabilitation;
- (b) Chairman of IBA's Sub-Committee on Agro-business and Financial Inclusion;
- (c) Chairman of CII's National Committee on Banking;
- (d) Chairman of the Working Group on Rehabilitation of Sick SMEs and
- (e) Member of the RBI's High Level Committee to review the Lead Bank Scheme and improve its effectiveness.
- (f) Member of the Sub Committee of the Central Board of Directors of RBI to study the issues and concerns in the microfinance sector.

Dr. Chakrabarty was a regular visiting faculty in various training institutions in India and delivered talks on a wide range of topics like Risk Management, Asset-Liability Management, Credit Plans, Lead Bank Scheme, Profit Planning, Cost Control etc.

Dr. Chakrabarty is proficient in English, Hindi, Bengali and Gujarati languages.

Michael Chapman

Senior Policy Expert, Financial Education and Consumer Protection Unit, OECD

Michael Chapman is a senior policy expert with the OECD Financial Education and Consumer Protection Unit. He is responsible for financial consumer protection work, including G20 work streams and the OECD Financial Consumer Protection Taskforce, and is also contributing to the International Network on Financial Education. Previously, he ran his own advisory consultancy specialising in financial capability and financial inclusion policy. Mr. Chapman was a member of the Scottish Parliament Cross Party Group on Tackling Debt, a Director of his local Citizen Advice Bureau and a member of the UK Financial Services Consumer Panel. He has also been Director of the Scarman Trust in Scotland, Associate Director of the Centre for Research into Socially Inclusive Services, Financial Inclusion Officer for the City of Edinburgh and lecturer in urban and regional economics for the School of Planning and Housing at Heriot Watt University.

Christine Colbert

Director of Projects & Research, Canadian Association of Family Resource Programs

Christine Colbert is Director of Projects & Research for the Canadian Association of Family Resource Programs (FRP Canada). Through training, research, resource and policy development, FRP Canada supports a vibrant national network of over 500 family-serving agencies, which in turn serve approximately 120,000 families. One of FRP Canada's current projects, launched in 2008, is an education savings/financial literacy-training project for family support practitioners. Ms. Colbert began her career working in adult and children's mental health, and then in vocational rehabilitation for adults who suffered catastrophic injuries. She went on to work with vulnerable families, including street-involved youth who are parents, families dealing with addictions and mental health challenges, and newcomers to Canada experiencing difficulties parenting and accessing resources in a new land.

Casey Cosgrove
Director, Canadian Centre for Financial Literacy

Casey Cosgrove is Director of the Canadian Centre for Financial Literacy (CCFL), a division of the charitable organization SEDI. Since joining SEDI in 1996, he has created an extensive array of initiatives and opportunities that help low-income earners build their entrepreneurial skills and take control of their personal finances through financial education. Passionate about these issues, Mr. Cosgrove has developed a series of national programs and resources that connect simply and frankly with people about why financial education matters. He has provided training and capacity building to hundreds of communities across Canada, leading the integration of financial literacy into the day-to-day services of community organizations. This work became the foundation for the establishment of the CCFL. Mr. Cosgrove also teaches leadership in the Faculty of Management and Economics at the University of Guelph, Ontario.

Dr. Paul Cox
Senior Lecturer of Finance, University of Birmingham

Dr. Paul Cox is Senior Lecturer of Finance at the University of Birmingham's Business School. He serves as an academic adviser to the UK's National Employment Saving Trust (NEST), a new trust-based defined contribution pension scheme that's designed specifically to meet the needs of people who are largely new to pension saving and who typically have less than median earnings. Dr. Cox has an active research interest in financial literacy, financial decision-making and in long-term saving and investment, especially around retirement. He has taught financial literacy in primary schools as a volunteer for the past three years, acquiring insights about how children learn and acquire financial capability. In a previous career, Dr. Cox was an equity fund manager of actively managed international and emerging market portfolios. He holds a PhD in finance.

Diana Crossan
Retirement Commissioner

Diana Crossan has been New Zealand's Retirement Commissioner since February 2003. One of the Commission's key roles is to lift the financial knowledge of New Zealanders aged five to 105. It also advises the government on retirement income policies and oversees legislation regarding retirement villages. In her role, Ms. Crossan has spearheaded the expansion of the Commission's flagship financial literacy website, Sorted.org.nz, and a long-term strategy to have financial education taught in all New Zealand schools. She represents New Zealand at the OECD International Network on Financial Education, serving on the advisory committee and chairing the working group on evaluating financial education programmes. Ms. Crossan has had a varied career that began as a probation officer, followed by senior roles in the State Services Commission, the Ministry of Education and the Department of Justice. She was also a management consultant and worked at financial services company, AMP.

Olivia Davids
Head of the Consumer Education Department, Financial Services Board

Olivia Davids is Head of the Consumer Education Department for the Financial Services Board in South Africa, a position she has held since 2004. A native of South Africa before emigrating to Canada as a teenager, in her early career she worked for the Government of Manitoba in various departments, including Labour and Agriculture, as well as an advisor to the Minister Responsible for the Status of Women. In 1996, Ms. Davids returned to South Africa to work at the University of Cape Town in the Equal Opportunity Office, and then as Manager of Staff Development and Training. In 1999, she was appointed to the Consumer Affairs Committee (CAC) of the Department of Trade and Industry, and has represented the CAC on the Financial Services Board's Consumer Education Steering and Review Committees. She has a Master of Science in Family Studies.

Denise Dias
Policy Specialist

Denise Dias is an independent consultant specializing in prudential banking and microfinance regulation and supervision. She is also an Associate at niche consulting firm Bankable Frontier. Prior to becoming a consultant in January 2011, she worked for CGAP, a policy and research center dedicated to advancing financial access for the world's poor. She was a member of CGAP's Government and Policy Initiative and the regional manager for Latin America and the Caribbean. Before her staff position, Ms. Dias was a CGAP Consultant for nearly 2 years and independently consulted to GIZ, FIRST Initiative and the World Bank on regulatory issues related to financial access policy-making. She has also worked for the Central Bank of Brazil and the Brazilian Ministry of Treasury. She has an MBA in International Banking and Finance from Birmingham Business School and an MBA in Financial Sector Economics from USP.

Alison Griffiths
Financial Journalist and Host of *Maxed Out* and *Dollars and Sense*

Alison Griffiths is an award-winning financial journalist, bestselling author and experienced broadcaster. For the past three years, Ms. Griffiths has been hosting the acclaimed television shows *Maxed Out* (W Network) and *Dollars and Sense* (Viva), both dealing with all aspects of money from its impact on relationships to issues of debt and investing. She also writes the popular 'Me and My Money' column in *The Toronto Star* and blogs regularly for moneyville.ca. Ms. Griffiths is a sought-after speaker on money matters and a seminar leader for a series of workshops for women about investing and money management. She is currently completing a book on understanding and taking control of your investing life. She has received awards from ACTRA, The Canadian Centre for Investigative Journalism, the Business Writing Awards, the Canadian Library Association and the National Magazine Writing Awards.

Malcolm Hamilton
Partner, Mercer

Malcolm Hamilton is a Partner of Mercer, a leading global provider of consulting, outsourcing and investment services. Mr. Hamilton specializes in the design and funding of employee benefit plans in both the private and public sectors, with particular emphasis on registered pension and savings plans, unregistered pension plans and retirement compensation arrangements. His clients include the Colleges of Applied Arts and Technology, the Ontario Teachers' Pension Plan, Hydro One, Ontario Power Generation, the Bank of Montreal and Manulife. He is a frequent speaker at pension conferences and has had papers published by the *Canadian Investment Review*, *Benefits Canada* and the *Canadian Tax Foundation*. Mr. Hamilton graduated from Queens University in 1972 as the Gold Medalist in Mathematics and attended McGill University as a National Research Council scholar, receiving his M.Sc. in 1975.

Tom Hamza
President, Investor Education Fund

Tom Hamza is President of the Investor Education Fund (IEF), which uses settlement funds from the Ontario Securities Commission for financial education purposes. The IEF hosts the award-winning website GetSmarterAboutMoney.ca, and reaches over 4900 teachers per year with its teacher training and education tools. Mr. Hamza has worked in financial services for 15 years, with experience and background in strategy consulting, start-ups and the financial services industry. He has an MBA from the Richard Ivey School of Business at the University of Western Ontario.

Dr. Debbie Harrison**Senior Visiting Fellow, Pensions Institute, Cass Business School**

Dr. Debbie Harrison is a Senior Visiting Fellow at the Pensions Institute, Cass Business School, where she is a policy researcher and the author of six reports on UK, EU and global pensions. She is also pension consultant to the British government, financial regulators, the OECD and other national and international organizations, as well as private financial institutions. Dr. Harrison writes regularly for the Financial Times and is a trustee of the Financial Inclusion Centre, a not-for-profit research organization that focuses on financial provision for lower earners and less financially literate consumers.

Philip Howell**CEO and Superintendent of Financial Services, Financial Services Commission of Ontario**

Philip Howell is CEO and Superintendent of Financial Services for the Financial Services Commission of Ontario (FSCO). Most recently, Mr. Howell was Deputy Minister of Economic Development for Ontario. Prior to this, he served as Deputy Minister of Tourism and Associate Deputy Minister of Finance. Mr. Howell's Ontario public sector career began in the Economic Policy Branch in the former Ministry of Treasury, Economics and Intergovernmental Affairs. He then worked in the private sector, including for a major brokerage house, the Conference Board of Canada and a chartered bank. He returned to the Ontario public sector as director of the Industrial Policy Branch, Ministry of Industry, Trade and Technology. Subsequently, Mr. Howell served as Director of the Taxation Policy Branch for the Ministry of Finance and Assistant Deputy Minister of the Office of Economic Policy and the Chief Economist for the Province. He also served as the interim CEO and Superintendent of the FSCO.

Angela Hung**Director, Center for Financial and Economic Decision Making, and Senior Economist, RAND**

Angela Hung is Director of the Center for Financial and Economic Decision Making (CFED) and a Senior Economist at RAND. She is also currently a co-principal investigator on a project for the World Bank to develop a toolkit for evaluation of financial literacy programs in developing countries. Previously, Ms. Hung was an assistant professor of economics and public policy at the H. John Heinz III School of Public Policy and Management at Carnegie Mellon University and an affiliate of the Carnegie Mellon Center for Behavioral Decision Research. Her work on financial literacy and financial decision-making has been sponsored by agencies such as the Social Security Administration, the Department of Labor and the Department of the Treasury. She has led several projects on retirement investment decision making, including on the relationship between financial literacy and retirement savings. Ms. Hung has a Ph.D. in Social Science from the California Institute of Technology.

André Laboul**Head of the Financial Affairs Division, OECD**

André Laboul is Head of the OECD Financial Affairs Division, which is responsible for financial markets, private insurance and private pensions, as well as supporting eight financial committees and groups. Mr. Laboul is also Secretary General of the International Organisation of Pensions Supervisors, Chairman of the International Network on Financial Education and Managing Editor of the Journal of Pension Economics and Finance. He currently advises various bodies, including the European Commission Group of Experts on Financial Education. Mr. Laboul wrote the first major international studies on bank/insurance and on regulation of private pensions, and was instrumental in the development of major global policy projects by the OECD, including on financial education, terrorism insurance and financial management of catastrophic risks. Before joining the OECD, he worked in Belgium at the Centre for European Policy Studies, the Centre for Law and Economic Research and the Prime Minister Services for Science Policy.

Jonah Lehrer

Author

Jonah Lehrer - hailed as "an important new thinker" by *The Los Angeles Times* and "something of a popular science prodigy" by *The New York Times* -- is author of *Proust Was a Neuroscientist* and the instant bestseller *How We Decide*. He is a contributing editor at *Wired Magazine* and National Public Radio's *Radio Lab*, and has also written for *The New Yorker*, *Nature*, *The New York Times* and *The Wall Street Journal*. His recent article, "The Truth Wears Off", was the #1 article on The New Yorker's website for nearly a month after its release. Mr. Lehrer is also a public speaker on how we make decisions - and how we can make *better* decisions. A graduate of Columbia University with a degree in neuroscience, he studied at Oxford University as a Rhodes Scholar where he received his Masters Degree in 20th century literature and philosophy.

Dr. Annamaria Lusardi

Director, Financial Literacy Center

Dr. Annamaria Lusardi is internationally renowned for her work on financial literacy. She is the Director of the Financial Literacy Center in the U.S., an innovative research and development initiative created in 2009. Dr. Lusardi has taught at Dartmouth College, Princeton University, the University of Chicago Public Policy School and Columbia Business School. She was a visiting scholar at Harvard Business School in 2008, the same year in which her book on increasing the effectiveness of financial education and saving programs was published by the University of Chicago Press. Dr. Lusardi has won numerous research awards, including the Fidelity Pyramid Prize for helping to address the goal of improving lifelong financial well being for Americans. She has advised the U.S. Treasury, the U.S. Social Security Administration, the Dutch Central Bank and the OECD on issues related to financial literacy. She holds a Ph.D. degree in economics from Princeton University.

L. Jacques Ménard, O.C. O.Q.

Chairman, BMO Nesbitt Burns and President, BMO Financial Group, Quebec

L. Jacques Ménard is Chairman of BMO Nesbitt Burns and President of BMO Financial Group, Quebec. He is currently a director of several companies, including Claridge Inc., Stingray Digital, the Montreal Heart Institute, and most recently the Junior Achievement Canada Foundation. He is also Chairman of Youth Fusion and a past Chairman of Hydro-Québec and the Investment Dealers Association of Canada. In 2008, Mr. Ménard published his first book, "Si on s'y mettait..." and in its wake established the Groupe d'action sur la persévérance et la réussite scolaires. He subsequently published a book on high school perseverance, "Beyond the Numbers...a Matter of the Heart". Mr. Ménard recently served as Vice-Chair of the Task Force on Financial Literacy. In 2009, he received the Public Policy Forum Testimonial Award. He is an Officer of the Order of Canada and of the Ordre national du Québec, as well as Chancellor of Concordia University.

Ursula Menke

Commissioner, Financial Agency of Canada

Ursula Menke began her five-year term as Commissioner of the Financial Consumer Agency of Canada (FCAC) in December 2007. Reporting to Parliament through the Minister of Finance, Ms. Menke oversees consumer protection and consumer education in the federally regulated financial services sector. Most recently, she served as Deputy Chief Risk Officer at Public Works and Government Services Canada. Ms. Menke has held a variety of challenging public service positions, including as Head of Coordination for Sponsorship Matters at the Privy Council Office, as Deputy Commissioner of the Coast Guard and as Secretary General of the Canadian Radio-Television and Telecommunications Commission. She also served as Inspector General of the Canadian Security Intelligence Service and held various positions with the Office of Superintendent of Financial Institutions and the Department of Finance. In the private sector, Ms. Menke was Vice-President, Counsel and Corporate Secretary at the Metropolitan Life Insurance Company for five years and ran her own consulting company.

Flore-Anne Messy**Principal Administrator, Financial Affairs Division, OECD**

Flore-Anne Messy is Principal Administrator in the Directorate for Financial and Enterprise Affairs of the OECD. She is responsible for the OECD financial education project and is Secretary of the International Network on Financial Education and its dedicated website (www.financial-education.org). She joined the OECD in June 2000 to develop the activities of the Secretariat for the Insurance and Private Pensions Committee. In this role, she was in charge of a series of projects in the financial sector, including the governance of insurers; the financial management of large-scale catastrophes; work related to ageing and insurance; private financing of health care; and the coverage of medical malpractice. Previously, she worked at Deloitte and Touche Tomatsu Audit Paris, in the insurance and banking field. She received her thesis in international economics from University Pantheon-Sorbonne of Paris in 1998.

Dr. Jack M. Mintz**Director, School of Public Policy, University of Calgary**

Dr. Jack Mintz was appointed the Palmer Chair in Public Policy at the University of Calgary in January 2008. Widely published, he was touted in a 2004 UK magazine publication as one of the world's most influential tax experts. Dr. Mintz serves as an Associate Editor of *International Tax and Public Finance* (he was also its founding Editor-in-Chief from 1994-2001) and the *Canadian Tax Journal*, and is a research fellow of CESifo (Munich, Germany) and the Centre for Business Taxation Institute (Oxford University). Previously, Dr. Mintz was a Professor of Business Economics at the Rotman School of Business (1989-2007) and at Queen's University (1978-1989), as well as President and CEO of the C. D. Howe Institute (1999-2006). He recently chaired the Alberta Financial and Investment Policy Advisory Commission. His book, *Most Favored Nation: A Framework for Smart Economic Policy* (2002), won the Purvis Prize for best book in economic policy.

Mitch Murphy**Education Consultant, Western School Board P.E.I.**

A native of Prince Edward Island, Mitch Murphy is an education consultant with the Western School Board in Prince Edward Island. Mr. Murphy served in public office in the government of Prince Edward Island from 1996 to 2007. He held several cabinet portfolios during this period, including Attorney General and Minister of Agriculture, as well as Minister of Finance and Chair of the Treasury Board from 2003 to 2007. As a member of Canada's Task Force on Financial Literacy, Mr. Murphy was primarily engaged on the role of public education. He strongly believes that financial literacy is an essential 21st century skill and that successful, sustainable, financial literacy strategies must have a solid foundation throughout the education system. Mr. Murphy holds a postgraduate degree in Education from St. Mary's University.

Janet M. Murray**Lead Evaluator, Financial Literacy Evaluation Project, SEDI**

Janet M. Murray is the lead evaluator on Social and Enterprise Development Innovations' (SEDI) Financial Literacy Evaluation Project, a new pan-Canadian initiative designed to build the financial literacy sector's capacity to integrate evaluation into training and coaching programs across the country. Ms. Murray operates Resources for Results, a private evaluation and results-based coaching practice based in Toronto, Canada. A professional program evaluator for over 20 years, she has extensive experience planning, implementing, monitoring and evaluating community-based social change and economic development programs with non-profit and governmental agencies, both in Canada and internationally. She is particularly interested in making evaluation accessible to organizations, facilitating cost-effective performance assessment and evaluation planning processes in a way that enables staff to integrate an evaluative perspective into their work. She holds a MA in International Development Studies from the University of Toronto.

Gilbert Peffer**Coordinator, Socio-Economics, CIMNE (Polytechnic University of Catalonia)**

Gilbert Peffer is a coordinator of socio-economics for CIMNE (Centre Internacional de Mètodes Numèrics en Enginyeria) at the Polytechnic University of Catalonia. He collaborates with IAFI (Investigació en Anàlisi Financera i de la Incertesa) at the University of Barcelona on investigating the philosophical and methodological foundations of finance. He also coordinates a EU research project, xDelia, that explores the role of emotions and cognitive biases in financial decision-making and develops sensor and game technologies for learning in professional trading, private investment and financial capability. Mr. Peffer's research interests include systemic risk in financial markets and multi-agent-based simulation of financial instability. For several years he worked in fixed income research at Salmon Brothers, a U.S. investment bank. Prior to that, he conducted research in applied mathematics at the Oxford University Computing Lab. Mr. Peffer has a Master of Aeronautical and Aerospace Engineering from the University of Stuttgart.

Leeanna Pendergast**MPP, Kitchener–Conestoga**

Leeanna Pendergast was first elected Member of Provincial Parliament for Kitchener–Conestoga in 2007. In October 2007, she was appointed Parliamentary Assistant to the Minister Responsible for Women's Issues. In September 2009, she was appointed Parliamentary Assistant to the Minister of Education. In September 2010, she was appointed Parliamentary Assistant to the Minister of Finance. Ms. Pendergast is a member of several committees, including the Standing Committee on Finance and Economic Affairs. She also chairs The Working Group on Financial Literacy, which will make recommendations to the Curriculum Council about the knowledge and skills required to support the development of financial literacy among Ontario students. Ms. Pendergast has worked at numerous secondary schools as a Vice-Principal and as an Education Consultant for the Ministry of Children and Youth Services. She has a Master of Arts in English Literature and a Master of Education in Computer Applications.

Teresa Perchard**Director of Policy, Citizens Advice**

Teresa Perchard, Director of Policy at Citizens Advice since 2000, leads the development of policy on a wide range of social and consumer policy issues, including debt and financial exclusion and consumer protection. Prior to joining Citizens Advice, Teresa had more than 12 years experience of developing and implementing policy on regulation, consumer protection and consumer representation through posts she held at the Office of the Rail Regulator, the Office of Water Services and the National Consumer Council.

Marc-André Pigeon**Director, Financial Sector Policy, Credit Union Central of Canada**

Marc-André Pigeon is the director of financial sector policy at Credit Union Central of Canada, where he is responsible for monitoring and commenting on a range of financial sector-related policy issues, including financial literacy. Prior to this, Mr. Pigeon was Senior Project Leader for the Task Force on Financial Literacy Secretariat at the federal Department of Finance, where he was charged with overseeing several research studies on the relationship between financial literacy and behavioural economics. Over his career he has worked as lead analyst on the Senate Banking, Trade and Commerce Committee, as an economics researcher at the Levy Economics Institute in New York and as a financial journalist for Bloomberg Business News. Mr. Pigeon holds a PhD from Carleton University in Mass Communications and a Master's Degree in economics from the University of Ottawa.

Marcin Polak**President of the Board, Think Global Ltd.**

Marcin Polak is a distinguished educator from Poland specializing in the development of economic and financial literacy programs for schools and mass media. He is President of the Board of *Think Global Ltd.* and founder of the *Think! Institute for Development of Communications and Education*. He is also owner and publisher of *Edunews.pl*, one of the largest educational web sites in Poland promoting programs and tools for the education sector, as well as editor of *EconomicEducator.eu*, an international platform for economic and financial educators and experts. From 2002 to 2007, Mr. Polak was the Head of Economic Education at the National Bank of Poland, the country's central bank, responsible for economic and financial literacy projects. In this role, he helped forge international cooperation of central banks in the field of economic education. Mr. Polak is a member of the European Commission Expert Group on the Financial Education.

Thomas G. Reid**Senior Vice-President, Group Retirement Services, Sun Life Financial Canada**

Thomas G. Reid is Senior Vice-President of Group Retirement Services for Sun Life Financial Canada. In this role, he oversees Canada's largest provider of defined contribution pension arrangements, covering over one million Canadians. Mr. Reid joined Sun Life Financial in 1994 as Assistant Vice-President of Finance and has held increasingly senior positions throughout the company in Finance, Corporate Development, Public and Investor Relations, and most recently in the Canadian operations of Rollover Markets and Direct Distribution. Prior to Sun Life Financial, Mr. Reid was in the Corporate Investment Banking Group at TD Bank. He has also worked in senior positions at Central Guaranty Trust and Price Waterhouse. Mr. Reid is an active member of several industry associations, including the Association of Canadian Pension Management. He has lectured in finance and advanced accounting at the University of Toronto and Seneca College.

Delia Rickard**Senior Executive Leader, Australian Securities and Investments Commission**

Delia Rickard has over 20 years of experience working in the area of consumer protection and financial services. She joined the Australian Securities and Investments Commission (ASIC) in 1999 and is presently their Regional Commissioner for the Australian Capital Territory and also their Senior Executive Leader for Financial Literacy, Consumers, Advisers and Retail Investors. Her present role includes responsibility for leading Australia's financial literacy work, regulating financial advisers and overseeing dispute resolution systems and a range of co-regulatory initiatives designed to further protection for financial consumers. In January 2011, Ms. Rickard was awarded the Australian Public Service Medal for her work in the development of consumer protection for financial services. Before joining ASIC, she ran the Australian Competition and Consumer Commission's consumer protection branch and also worked on the Secretariat for the Wallis Inquiry into Australia's financial system.

Jennifer Robson**Senior Researcher, Policy Research Initiative**

Jennifer Robson is the author of multiple papers and studies on Canadian household finances, financial literacy and the public policies that influence them. She has 15 years of social policy research experience in the public and non-profit sectors. Ms. Robson is currently a senior researcher with the Policy Research Initiative, a position from which she is on leave following the birth of her third child. She served as part of the federal government committee that developed the Canadian Survey on Financial Capability, and in 2010 was seconded to the federal Department of Finance to provide advice to the Task Force on Financial Literacy. Ms. Robson holds degrees in psychology and political science and is completing her PhD at Carleton University's School of Public Policy and Public Administration.

Jane Rooney**Director, Financial Literacy and Consumer Education, FCAC**

Jane Rooney is the Director, Financial Literacy and Consumer Education at the Financial Consumer Agency of Canada (FCAC). In this role she directs and implements two national, separately funded education programs — one focused on financial literacy to help Canadians increase their financial knowledge and confidence; the second on consumer education, which aims to boost Canadians' awareness of products, services and consumer rights and responsibilities in the financial services sector. The innovative approach taken by Ms. Rooney and her team earned them a 2010 Public Service Award of Excellence for their development of *The City, a Financial Life Skills Resource*, a simulated online world that helps students learn about money. Ms. Rooney is a member of several committees working on financial literacy, including the OECD's International Financial Education Network and the Canadian government's Interdepartmental Committee on Financial Literacy. Her previous work experience includes almost eight years at the Canadian Payments Association.

Aleksander Rychwalski**Polish Financial Supervision Authority**

Aleksander Rychwalski began his professional career in 2007 at the Polish Financial Supervision Authority (PFSA). He has held various positions within the PFSA's Department of Education, with responsibilities ranging from the development of visual communication tools for promoting and disseminating educational resources, to helping create and launch several websites on consumer and financial matters. Besides being responsible for the draft and early stage development of Poland's strategy for financial literacy, Mr. Rychwalski has assisted in initiating the PFSA's financial inclusion policy. He currently coordinates institutional cooperation and partnership in the field of financial education between the PFSA and foreign financial regulators, authorities, central banks and other governmental and non-governmental bodies involved in financial literacy projects. More recently, he has been involved in the work of the INFE Subgroup on Financial Literacy Measurement and is charged with conducting the pilot study in Poland.

Shri Prashant Saran**Whole Time Member, Securities and Exchange Board of India**

Shri Prashant Saran is a Whole Time Member of Securities and Exchange Board of India (SEBI) since May, 2009. He looks after Investment Management Department, Foreign Institutional Investors (FIIs) & Custodians, Enquiries and Adjudication Department and Department of Economic and Policy Analysis.

During his stint in the Reserve Bank of India, he has had a wide experience in regulatory and other functions.

Shri Prashant Saran held the position of Chief General Manager In-charge(CGM-IC) with the Reserve Bank of India and was heading the Department of Banking Operations and Development (DBOD) during 2005-2009 where he was responsible for regulating commercial banks.

Shri Saran has held membership of a number of committees like International Liaison Group (ILG) and International Liaison Group on Capital (ILGC) of Basel Committee on Banking Supervision (BCBS), National Advisory Committee on Accounting Standards and Empowered Committee on External Commercial Borrowings.

He possesses a Master's Degree in Physics from Panjab University, Chandigarh.

Dilip Soman**Professor, Rotman School of Management, University of Toronto**

Dilip Soman is a Professor of Marketing at the Rotman School of Management, University of Toronto. He has also taught at Hong Kong University of Science and Technology, University of Chicago and other prominent schools. Mr. Dilip is associate editor of the *Journal of Marketing Research* and serves on several editorial boards, including the *Journal of Consumer Research*. The recipient of several teaching and research awards, he was recently named as one of the "professors to watch for" by the Financial Times (London) newspaper. Mr. Dilip's current research focuses on "helping people help themselves" in the area of financial sufficiency. He has published over 50 scholarly articles and papers in publications like the *Harvard Business Review*. His book (co-authored), *Managing Customer Value: One Stage at a Time*, has just been published. Mr. Dilip has a Ph.D. from University of Chicago and an MBA from the Indian Institute of Management.

Steve Stillwell**Senior Manager, Money Advice Service**

Steve Stillwell is a senior manager at the newly created Money Advice Service in the UK, which helps people better understand and manage their money by giving clear, unbiased financial advice at key points throughout their lives. Mr. Stillwell joined the Financial Services Authority (FSA) in 2001 to help take forward the early financial capability work in schools, and has since been involved in many aspects of financial capability with the FSA, the Consumer Finance Education Body and now the Money Advice Service. His career began as a secondary school teacher in London. In 1987, he became an education advisor in the London Borough of Enfield, followed by 10 years as one of five directors for the Centre for Education and Industry based at the University of Warwick. Mr. Stillwell represents the Money Advice Service on the OECD's International Network on Financial Education.

Juan Manuel Valle Perena**Head of Banking, Securities and Savings Department, Ministry of Finance (SHCP), Mexico**

In the last 10 years, Juan Manuel Valle has focused on working in the design and implementation of public policies, mainly related to the development of the Mexican financial system.

At the beginning of his career in the public sector, he participated in the design, negotiation and implementation of the new pension system (based on individual accounts) and the assessment of the impact which had this important reform. Later, when he joined the Institute for the Protection of Bank Savings (Deposit Insurance Agency in Mexico and responsible to manage assets and liabilities resulting from 1995 financial crisis), he focused in the design of strategies to protect bank savings and to implement the Institute's liability management strategy, including refinancing activities.

He later joined Financiera Rural (Development Bank focused to economic activities in rural areas) where as a coordinator of the development and implementation of credit products and programs to expand the supply credit to productive activities in rural areas underserved by commercial banks.

Regarding regulatory policy of financial markets, he participated in the design, negotiation and implementation of many reforms to the legal framework of the Mexican financial system, such as Law to Regulate Credit Information Companies to strengthen the role of the credit bureau, Banking Law and Financial Holding Companies Law reform to strengthen corporate governance and internal controls of banks and financial groups, and some reforms to promote and increase financial inclusion.

Currently, he is the Head of the Banking, Securities and Savings Department (Unidad de Banca, Valores y Ahorro) at the Mexican Ministry of Finance. He is responsible of the design of public policies for the development of the Mexican financial system, focusing on three main pillars: 1)

Establish policies to maintain the solvency and soundness of the financial system, 2) Develop policies to increase and improve access to financial services, 3) Continue the process of strengthening National Commission for Consumer Protection of Financial Services (Financial Consumer Protection Agency) and consumer protection issues, emphasizing the coordination of financial education efforts made and to be implement by the Ministry of Finance, the development banks and supervisory agencies.

His responsibilities within the Mexican government are reflected in different international projects in which he is involved: the Financial Stability Board, the G-20 Global Partnership for Financial Inclusion as co-chair and the Committee on Financial Markets of the Organization for Economic Cooperation and Development.

Dave Wild

Chair, Saskatchewan Financial Services Commission and Superintendent of Pensions

Dave Wild is Chair of the Saskatchewan Financial Services Commission (SFSC), a position he has held since its creation in 2003. The SFSC is the first integrated financial services regulator in Canada, overseeing securities, pensions, insurance, credit unions, trust and loan companies and other financial services. Mr. Wild also serves as the province's Superintendent of Pensions. He is the longest serving pension regulator in Canada and has twice been Chair of the Canadian Association of Pension Supervisory Authorities. Mr. Wild is an active member of both the Canadian Securities Administrators and the Joint Forum of Financial Market Regulators. For the latter, he currently serves as Chair and has led or served on various committees, including one that developed the Capital Accumulation Plan Guidelines. Prior to becoming a regulator, Mr. Wild had significant experience as a pension plan administrator and as a consultant providing asset management advice to pension plans.

Richard Wilson

Director, Digital Experience, RBC Royal Bank

Richard Wilson leads the Digital Experience team at RBC Royal Bank. He is responsible for client experience strategy and delivery on RBC Royal Bank's online and mobile channels. Mr. Wilson works with all areas of Canadian Banking to continuously build RBC's leadership position in its self-service channels. He is an experienced IT professional, joining RBC in 1989 in Corporate Banking. Over the past 23 years his career at the bank has spanned from Corporate Banking to Business, Information Technology, Operations, Channel Management and eBusiness. Mr. Wilson has been involved in RBC's online channels since 1996, participating in and leading the development of many innovations, including RBC Royal Bank's latest mobile banking offerings.