

Living to 100 - Presenters Bios

Ali Ahmadi

Ali is a former U.S. Naval Aviator with a Master's degree in Aerospace Engineering from Embry-Riddle Aeronautical University and an Executive MBA from Washington University in St. Louis.

Ali is a 3-time veteran Founder with his previous companies acquired by AutoDesk and Private Equity firms, with extensive experience in Software-as-a-Service (SaaS) business models and over +\$75M financing raised in institutional capital. Ali has established strategic partnerships with noteworthy enterprises including Aflac, Prudential, Microsoft, SAP, PwC, Salesforce, Anthem, Cigna, BlueCross BlueShield, and UnitedHealthcare.

Ali Ahmadi is the CEO/Co-Founder of TCARE, a venture-backed family caregiver burnout prevention tool powered by predictive analytics. TCARE's CMS-approved platform is used by LTSS & LTCI enterprises to reduce family caregiver burnout and delay nursing home placement.

Kirill Andreev

Kirill Andreev is a Population Affairs Officer at the United Nations Population Division. Prior to joining the United Nations, he worked as Assistant Professor at Queens University, Canada (2001-2006), as Researcher and Database Manager at Max Planck Institute for Demographic Research, Rostock, Germany (1996-2001) and a research assistant at University of Southern Denmark (1992-1996). Mr. Andreev's work has spanned the field of demography, covering the analysis of mortality, population projections, fertility, urbanization, as well as migration. His research interest covers mortality analysis, population aging, population and mortality projections, data visualization and software applications for population research. Andreev holds a Ph.D. degree in Demography and Epidemiology from University of Southern Denmark. Further information could be found at his personal website <http://kirillandreev.com> and LinkedIn profile: <https://www.linkedin.com/in/kirill-andreev-8bb12362>.

Douglas W Andrews FSA, FCIA, CFA

After a successful career as an actuary, a Chartered Financial Analyst, and a university professor, my professional time is devoted now to conducting and communicating research as Adjunct Professor in the Department of Statistics and Actuarial Science and as a graduate student in the School of Public Health Sciences at the University of Waterloo. My research has an international perspective and is designed to produce practical policy recommendations. It is focused on aging, economics, investments, and risk management, and their implications for the management of social support systems, such as pensions, health care, and LTC.

I am a Fellow in good standing of the Society of Actuaries, and the Canadian Institute of Actuaries. I received a BA and an MBA from the University of Toronto and a MA and a PhD from the University of Waterloo. I have performed many research projects funded by actuarial organizations and have presented at actuarial conferences around the world, as well as at most of the previous Living to 100

Symposia. Recent work with Lori Curtis includes COVID-19: Setting the stage for a basic minimum income plan, and Challenges Faced by Canadian Women in the Alone Stage of Retirement.

Séverine Arnold

Séverine Arnold is Professor in Actuarial Science at the University of Lausanne, Switzerland. Besides a PhD in Actuarial Science, she has a Certificate in Population Study from the University of Geneva, Switzerland. Her research focuses mainly on two topics. The first one is about longevity risk/mortality modeling, with a particular interest in cause-specific mortality rates, while the second one is on social security financial systems and inclusive insurance.

With the University of York and Liverpool, she is currently building a Consortium of Excellence for the 17 Goals (C-17), that will serve as the premier hub for Academia, Industry, NGOs and Governments from all over the world to promote and achieve the United Nations Sustainable Development Goals. Drawing its strength from Actuarial Science and related disciplines, the Consortium will become an international driver of transformative research, of research-infused innovative learning and training as well as of modern policy, aimed to facilitate the UN's 2030 Agenda for a better world.

Mrs. Arnold was a member of the International Actuarial Association (IAA) Life Section Committee in 2014-2022 and is now the Chair of the IAA Life Section Research Committee (since 2022). She is also a member of the IAA Mortality Virtual Forum since 2012 and the Social Security Sub-Committee of the AAE (Actuarial Association of Europe) since 2013. She also represents the Swiss Confederation in the Swiss Occupational Pension Supervisory Commission as well as in the SUVA (Swiss National Accident Insurance Institution) Council. More recently, she started to collaborate with the International Labour Organization on projects related to inclusive insurance.

Assia Billig FSA, FCIA

Assia Billig was appointed Chief Actuary within the Office of the Superintendent of Financial Institutions in April 2019. The Chief Actuary prepares actuarial reports on the Canada Pension Plan, the Old Age Security program, the Canada Student Loans Program, and pension and benefits plans for federal public servants, the Canadian Forces, the Royal Canadian Mounted Police, federally appointed judges and

Members of Parliament. Ms. Billig joined the Office of the Chief Actuary (OCA) in 2008, where she was involved in the preparation of statutory actuarial reports on the Canada Pension Plan and Old Age Security Program, as well as of the various national and international actuarial studies. Prior to joining the OCA, she worked in private pension consulting. Ms. Billig is the vice-chair of the International Actuarial Association (IAA) Social Security Committee and the chair of the Technical Commission on Statistical, Actuarial and Financial Studies of the International Social Security Association. Ms. Billig is a Fellow of the Society of Actuaries and the Canadian Institute of Actuaries. She has completed her undergraduate studies in Moscow State University and has PhD in Mathematics from University of Alberta.

Vincent L Bodnar ASA, MAAA

Vince is recognized as one of the leading long-term care insurance experts in the country, having worked with such products since the 1980s. He has helped insurers and regulators develop innovative solutions for new products and in-force block management. Vince was recently named one of the “20 Most Creative People in Insurance” by Think Advisor. His long-term care experience includes both stand-alone long-term care products and combination products in which long-term care benefits are provided through life insurance and annuity chassis. Vince has led projects related to product design and pricing, in-force management, experience analysis, strategic planning, financial analysis, projections, reinsurance, reserve valuations, and mergers and acquisitions. He has been engaged several times as an actuarial expert witness. Vince is a frequent speaker at insurance conferences. He enjoys presenting to both actuarial and non-actuarial audiences and has the ability to present very technical matters in a way that is easy for an audience to understand. He is a co-author of the Society of Actuaries 2000-2011 Long-term Care Intercompany Experience Study.

Robert L Brown FSA, FCIA, ACAS, HONFIA

Rob retired from the University of Waterloo program in Actuarial Science in 2010 after 39 years of teaching and research. In that time, Rob wrote seven books and over sixty refereed papers. His research focus is the design of financial security programs in times of rapidly shifting demographics. Rob was President of the Canadian Institute of Actuaries in 1990/91, President of the Society of Actuaries in 2000/01 and President of the International Actuarial Association in 2014. Rob was also Research Chair for the Ontario Expert Commission on Pensions in 2007-08. Rob now resides in Victoria, BC.

Andrew Cairns

Andrew Cairns is a Professor at Heriot-Watt University, Edinburgh. His research covers financial risk management for pension plans and life insurers. In recent years he has been working on the modelling of longevity risk: how this can be modelled, measured, priced and managed. Amongst his work in this field, he has developed a number of new and innovative stochastic mortality models. Since 2016, he has been Director of the Actuarial Research Centre of the Institute and Faculty of Actuaries (ARC). Additionally, he leads a major research program sponsored by the ARC on 'Modelling Measurement and Management of Longevity and Morbidity Risk'. He qualified as an actuary in 1993, was elected as a corresponding member of the Swiss Association of Actuaries in 2005 and, in 2016, was elected as a Fellow of the Royal Society of Edinburgh - Scotland's national academy of science and letters.

Elizabeth Clubb

Elizabeth Clubb is the founder and CEO of myFloc™ and is more than a bit obsessed with changing the way we think about aging. An eternal optimist and passionate learner, she is doing her part to create the world in which she wants to live since the best is yet to come.

She has more than 25 years of experience in strategy and innovation and is an avid student of emerging business models and technologies. She started her professional life working inside large corporations; moved to consulting to help from the outside by bridging the gap between startups and large companies; then pivoted to help build startup businesses within large corporations. It was at that time, more than 10 years ago, that she fell in love with the aging space and wanted to continue to build products to empower older adults.

Elizabeth has been a partner and Chief Strategy Officer in a software development firm, President and Chief Strategy Officer of BrightHouse, an innovation and strategy firm, a Managing Consultant with Zyman Group and held a variety of strategy and marketing roles within large corporations. Elizabeth earned her Master of Business Administration from Goizueta School of Business at Emory University and her Bachelor of Arts in English Literature from Connecticut College. She completed the Business of Healthcare Executive Education Program at Goizueta and Wharton's Executive Education program "Fintech Revolution: Transformative Financial Services and Strategies."

Elizabeth was a caregiver for her father who lived with Parkinson's Disease and her stepfather who lived with dementia. She is now elated to be a caregiver for her 86-year-old mother who lives with a great deal of joy and begins most of her days with an early morning ride on one of her horses.

Lori Curtis

Lori Curtis is a Professor in the Department of Economics at UW. She has had an eclectic career including time as a Registered Nurse in Critical Care, Researcher in Federal Government, and Academic. Her research is broad ranging with an interdisciplinary focus, specializing in the areas of health, poverty, and inequality particularly as it affects women. In her early years she focused on mothers, lone mothers in particular, and their children, but more recently she has been examining the social and economic position of women as they move into retirement and older ages. In 2018, her research with five co-authors entitled Population Structure and Asset Values was selected for an ICA 2018 Best Paper Award in the category Demographic Change and Longevity. This research also received an International Centre for Pension Management Research Award 2017. The current research has evolved out of that interdisciplinary project.

Mark Dennis, DBA, CFP(r)

Mark is a Certified Financial Planner(tm) professional with Financial Finesse, Inc. He launched his career in financial planning in 1997 and worked within a variety of financial institutions, including banking, insurance, and securities brokerage prior to joining the team at Financial Finesse. As a personal finance coach and lead researcher with the Financial Finesse Think Tank, he has collaborated on several joint publications produced by Financial Finesse and Society of Actuaries.

Mark is a US Air Force Veteran, having served with the 91st Strategic Missile Wing in Minot, ND.

His academic credentials include:

- Doctor of Business Administration, Keiser University

- Master of Science in Personal Financial Planning, College for Financial Planning
- Bachelor of Science in Computer Science, University of Southern Mississippi

Ian G Duncan FSA, FIA, FCIA, MAAA, FCA

Dr. Duncan is Adjunct Professor of Actuarial Statistics at the University of California Santa Barbara and President of Santa Barbara Actuaries Inc. Dr. Duncan holds a PhD in actuarial statistics from Heriot-Watt University, Edinburgh and a graduate degree in economics from Balliol College, Oxford. He is a fellow of the Society of Actuaries, the Institute of Actuaries (London), the Canadian Institute of Actuaries and the Conference of Consulting Actuaries, a Member of the American Academy of Actuaries and is a Certified Specialist in Predictive Analytics of the CAS. He is active in public policy and healthcare reform and served on the boards of directors of the Commonwealth of Massachusetts Health Insurance Connector Authority and the Society of Actuaries, to which he was recently re-elected. He is the author of numerous peer-reviewed papers, and several books and book chapters. His latest book, a second edition of Healthcare Risk Adjustment and Predictive Modeling (Actex Publications) was published in May 2018.

Cynthia Thomas Edwalds FSA, ACAS, MAAA

Cynthia Edwalds is retired following her 43-year career. She was a Clinical Professor of Finance at DePaul University and the Executive Director of the Fred Arditti Center for Risk Management from 2014 - 2021. Prior to 2014 she had 36 years of diverse and substantive experience in the insurance industry, including 13 years at Munich American Re, 7 years on staff at the Society of Actuaries, and 6 years at Health Care Service Corporation. She currently serves on several Society of Actuaries committees including the Individual Life Experience Committee, the Valuation Basic Table Team, the Committee on Living to 100 Research Symposia, the Reinsurance Section Research Team, the Committee on Life Insurance Research, the Research Communications Oversight Group, and several subgroups of these committees. She chairs the Committee on Knowledge Extension Research and is the vice-chair of the Diversity, Equity, and Inclusion Committee. She is also the president of the Chicago Actuarial Association. She was recognized for a decade of leadership in Society of Actuaries research initiatives with an Outstanding Volunteer Award in 2011. Cynthia's research interests and expertise include mortality risk, longevity risk, and extreme event risk. She holds both B.S. and M.S. degrees in Mathematics from the University of Illinois at Chicago.

Jean-Marc Fix FSA, MAAA

Jean-Marc is Vice President, Research & Development-Biometric Risks for Optimum Re Insurance in Dallas, TX. Jean-Marc is a Fellow of the Society of Actuaries as well as a member of the American Academy of Actuaries.

He has over 25 years of experience in the life insurance industry, including an extensive background in life and critical illness insurance product development. For the past decade and a half, he has focused on the topic of mortality and is currently active in a number of SOA committees centering on mortality and

underwriting. Jean-Marc chairs the Living to 100 Symposium. He is the past (and initial) chair of the Mortality and Longevity Strategic Research Program Steering Committee. He is also a long-time member of the Society of Actuaries' Reinsurance Section Research Team. He is a member of ACLI's Risk Classification Principles working group.

He has spoken on a variety of underwriting, product design, claims and reinsurance topics as they relate to actuaries, underwriters and medical directors. He has written articles for On the Risk as well as various actuarial publications.

He received a BA summa cum laude in Mathematics with minors in Chemistry and Computer Science from Whittier College in California.

Anna Frankowska

Anna Frankowska is a multi-award-winning entrepreneur (including Forbes 30 Under 30 Europe Technology), an Economist by education and Investment Banker by training.

Anna is the founder and CEO of Graceful Finance: a company focused on building innovative financial products and technologies, helping older adults unlock their home wealth, enabling them to age in place and with dignity. As a thought leader in fintech and blockchain, Anna also works with leadership teams on commercial strategy, partnerships, and product globally.

She is a Young Leader of the Milken Institute, a World Economic Forum Global Shaper and sits on the advisory Board of The Oxford Guild Society.

Afik Gal - Co-founder, CPO, GM US

Afik Gal is a physician and a co-founder of Assured Allies, an insurtech company on a mission to change the future of aging. Afik has spent over 20 years bringing innovative technological care management solutions to life across healthcare and insurance industries. Afik earned his MD from Ben-Gurion University in Israel and received an MBA from Duke University.

Prior to founding Assured Allies, Afik served as VP of Product Innovation at eviCore healthcare where he revolutionized prior authorization as a benefit to payers, providers, and patients. He also led the innovation lab at PwC's healthcare advisory practice helping clients design and implement advanced analytics solutions with great impact on their business models. Afik has also served as a partner and advisor to numerous hospitals and startup companies developing technologies to improve patient care."

Adrian Peter Gallop

Adrian is an actuary working in the Specialist Actuarial division of the UK Government Actuary's Department (GAD). His responsibilities include advising GAD and the Office for National Statistics (ONS) on mortality matters, including the assumptions about future mortality used in the official population projections produced by ONS, as well as advising on the Great Britain and various overseas countries social security schemes.

Adrian is a member of the UK actuarial profession's Mortality Research Steering Committee and the Continuous Mortality Investigation (CMI) Annuities Committee.

Leonid Gavrilov

Dr. Leonid A. Gavrilov is an expert in biodemographic studies of human aging, mortality and longevity. Dr. Gavrilov has over 30 years of professional experience in this area of research and published more than 100 scientific papers on the related topics in collaboration with Dr. Natalia S. Gavrilova. Their book 'The Biology of Life Span: A Quantitative approach' is cited as a recommended reference by Encyclopedia Britannica.

Dr. Gavrilov was the Principal Investigator of several award-winning research projects, funded by the Society of Actuaries, National Institute on Aging, European Union (INTAS program) and the U.S. Civilian Research and Development Foundation (CRDF). He was a Principal Investigator of the NIA-funded research project "Biodemography of Exceptional Longevity in the United States" and Co-Investigator on the NIA-funded project on late-life mortality. He is a regular invited speaker at the Annual meetings of the Chicago Actuarial Association and international meetings "Living to 100" organized by the Society of Actuaries. Dr. Gavrilov is an Editorial Board Member of the scientific peer-reviewed journals "Journals of Gerontology – Biological Sciences," "Gerontology" and "Journal of Demographic Economics". Dr. Gavrilov is currently working at NORC at the University of Chicago. Leonid Gavrilov is a fellow of the Gerontological Society of America.

Natalia Gavrilova

Dr. Natalia S. Gavrilova, Ph.D., is an expert in demographic methods, biomarkers of aging and early-life effects on longevity. She is a fellow of the Gerontological Society of America. She received her Ph.D. in anthropology and population science at the Moscow State University in Russia and her master's degree in computer science at the University of Chicago. Her research projects were funded by national and international funding agencies, including the International Science Foundation, the European Union, Society of Actuaries and the National Institute on Aging. She was a Principle Investigator of NIH-funded project "Biodemography of Old-Age Mortality" and project "Mortality Analysis of 1898-1902 Birth Cohort" supported by the Society of Actuaries. She is an Editorial Board Member for international journal "Demografie" and grant reviewer for the National Institute on Aging and the Maurice Falk Institute for Economic Research in Israel. Dr. Natalia Gavrilova is currently working at NORC at the University of Chicago. She is a frequent speaker at the Society of Actuaries Living to 100 symposia and other actuarial meetings.

Stephen C Goss ASA, MAAA

Stephen C Goss Chief Actuary, Social Security Administration Steve Goss has been Chief Actuary at the Social Security Administration since 2001. Mr. Goss joined the Office of the Chief Actuary in 1973 after graduating from the University of Virginia with a Master's Degree in Mathematics. He graduated from the University of Pennsylvania in 1971 with a Bachelor's degree majoring in mathematics and

economics. He has worked in areas related to health insurance and long-term-care insurance as well as pension, disability, and survivor protection. Mr. Goss is a member of the Society of Actuaries, the American Academy of Actuaries, the National Academy of Social Insurance, the Social Insurance Committee of the American Academy of Actuaries, and the Social Security Retirement and Disability Income Committee of the Society of Actuaries.

Lijia Guo ASA, MAAA

Lijia Guo, Ph.D., ASA, MAAA Dr. Guo has over 25 years of advanced analytics and actuarial experience, applying a wide range of innovative analytical mechanics to a variety of business problems for both private and public sectors. Some of her most recent works include providing predictive and optimal solutions supporting CMS's Affordable Care Act efforts in marketplace stabilization; Supporting USAIDS in developing and implementing capitation rates for Ukraine Healthcare Reform; Developing stochastic models for sustainability/profitability projections for leading providers/plans. Lijia is a frequent speaker in actuarial and predictive analytics conferences and an active volunteer serving actuarial communities. She is an Associate of the Society of Actuaries and a member of American Academy of Actuaries.

Sam Gutterman FSA, MAAA, FCAS, FCA, HO

Sam Gutterman is a retired consulting actuary, formerly with PricewaterhouseCoopers Chicago. He provided consulting services to life and non-life insurance companies around the world, although primarily in the U.S., as well as to governmental departments and agencies. He has over forty-five years of experience serving the insurance industry and governments. He has held a wide range of committee and working party positions in the Society of Actuaries (SOA), the Casualty Actuarial Society, the American Academy of Actuaries and the International Actuarial Association. He served as President of the SOA from 1995 to 1996 and was the chairman of the Committee on Insurance Accounting of the IAA between 1987 and 2011, vice-chair of the IAA's Resource & Environment Working Group and the IAA's Population Issues Working Group, and a member of its Mortality Working Group. He is the author of numerous actuarial papers and a book on expenses of life insurance companies and is a regular speaker at actuarial conferences around the world. He is now a member of the SOA's steering committees on Mortality & Longevity, Aging and Retirement, and Catastrophe and Climate.

R. Dale Hall FSA, MAAA, CERA, FLMI, CLU, CF

Dale Hall, FSA, CERA, MAAA, CFA is Managing Director of Research for the Society of Actuaries in Schaumburg, Illinois. In his role, Dale coordinates the SOA's strategic research partnerships, oversees SOA practice research and experience studies, and directs the SOA's data-driven research initiatives. He is a frequent speaker at insurance and retirement industry meetings, including presentations to the actuarial task forces of the NAIC and highlighting the breadth of SOA research to international audiences. He has appeared on behalf of the SOA in a variety of media outlets including coverage on C-SPAN and National Geographic's BREAKTHROUGH television series and hosts the weekly Society of

Actuaries Research Insights Podcast. Prior to joining the SOA, Dale spent over 20 years in the US insurance industry, and was an active volunteer for the SOA, AAA and ACLI actuarial committees.

Chad Hersh

Chad Hersh is currently leading AWS' market development for life insurance/pensions/group benefits carriers globally.

Prior to this he was leading the L&A/Group Benefits practice for Capgemini in North America and the UK. He was formerly Executive Vice President at Majesco, a leading provider of core insurance systems, where he led the life and group benefits businesses globally and worked on strategic direction for property/casualty. Previously he was a Managing Director within Novarica's insurance research practice and a senior analyst at Celent.

Past roles include serving as the e-Business Director for AIG American General (AIG Domestic Life), where he built and managed the e-business department for the domestic life insurance division, and several years in IT and management consulting Luminant Worldwide, Computer Sciences Corporation (CSC), and EY.

Kai Kaufhold

Kai Kaufhold is managing director of Ad Res, an actuarial consulting firm specializing in biometric risk analysis and reinsurance. Special interests include longevity, measuring uncertainty in insurance risk, and predicting policyholder behavior.

Before founding Ad Res, Kai Kaufhold was responsible for Manulife's European life retrocession business. His work experience spans the Atlantic, having worked both in Cologne and Toronto at Manulife's head office.

Kai Kaufhold is qualified as a German actuary (Aktuar DAV) and holds a master's degree in physics (Diplom-Physiker) from Cologne University. He is speaker at international conferences in Europe and North America, a member of the organizing committee of the SOA's triennial Living-to-100 Symposium and fellow of the Singapore Actuarial Society.

Justin Ladner

I am a labor economist and senior policy advisor on AARP's Thought Leadership team. Much of my work to date has focused on analyzing trends in the civilian labor market, and I have extensive experience researching factors affecting occupational mobility, personnel training, recruiting, and retention. I currently manage AARP Thought Leadership's Longevity Economy research portfolio, which examines the myriad ways in which people aged 50 and older contribute to economic activity around the world.

Sally Leimbach CLU®, ChFC®, CEBS, LTCP, CLTC

Sally has been a Long-Term Care Issues & Insurance Specialist since 1992. She is nationally recognized consultant, educator, and speaker in long term care insurance planning for individuals, employer-sponsored groups, associations, and advisors. Sally holds licenses in multiple states including California and Florida.

She believes that each client – whether an individual or a business entity – should have informed choices regarding their options for care as well as be educated about policy provisions and insurance carriers. Sally has also educated attorneys, CPA's and Financial Planners on the importance of being sure their clients have a plan for Long Term Care.

Professional Affiliations & Education:

- University of Baltimore, Bachelor of Science, Concentration in Insurance
- LTCP, Long Term Care Professional
- CLTC, Certified in Long Term Care
- CEBS, Certified Employee Benefit Specialist
- CLU, Chartered Life Underwriter
- ChFC, Chartered Financial Consultant
- NAIFA, National Association of Insurance and Financial Professionals
- SOA, Friend of LTC Section Council
- Hall of Fame Member, NAIFA-Maryland
- NAHU (National Association of Health Underwriters) past legislative council member and Chairperson of LTCI Advisory Group, current Committee Member Emeritus
- Society of Financial Services Professionals-Baltimore Chapter, Past President
- Baltimore Estate Planning Council, Past Executive Board Member
- MIA (Maryland Insurance Administration) LTCI workgroup member
- Maryland Governor's Task Force on Long Term Care Education and Planning, Member
- Resulted from LAW HB 953 to create Task Force, initiated by Leimbach.

Han Li

Dr Han Li is an Associate Professor at the Centre for Actuarial Studies, Department of Economics. She is also an Associate Investigator at the ARC Centre of Excellence in Population Ageing Research. She received a Bachelor of Commerce (Honours) degree in Actuarial Studies at the University of Melbourne and completed her PhD degree in Econometrics and Business Statistics at Monash University. During 2016-2021, she has held academic positions at the University of New South Wales and Macquarie University.

She is an Associate of the Institute of Actuaries of Australia and has a broad range of research interests around longevity and mortality risks, ageing and retirement, and the impact of climate change on insurance industry. Specifically, much of her research expertise centers on actuarial modelling and forecasting using advanced econometric and statistical techniques. She has attracted research funds from the Australian Research Council, the Society of Actuaries, the Casualty Actuarial Society, and the Australia-Germany Joint Research Cooperation Scheme (DAAD). Han's research has been published in

top-tier journals including Insurance: Mathematics and Economics, ASTIN Bulletin, North American Actuarial Journal, Scandinavian Actuarial Journal, Journal of Forecasting, International Journal of Forecasting, and Annals of Actuarial Science.

Marianne Matzo, Ph.D., APRN, GNP-BC, FPCN, FAAN (University of Massachusetts-Boston, Gerontology)

Dr. Matzo is a retired Professor and the Frances E. and A. Earl Ziegler Chair in Palliative Care Nursing from The University of Oklahoma Health Sciences Center College of Nursing in Oklahoma City, Oklahoma. She is a member of the Undergraduate Faculty at the University of Maryland Global Campus. She was awarded a Doctorate in Gerontology from the University of Massachusetts-Boston and a Master's degree in Nursing from the Gerontological Nurse Practitioner Program at the University of Massachusetts-Lowell. Dr. Matzo is an experienced Hospice nurse, provides continuing education programs related to death, dying, and bereavement internationally, as well as co-authoring (with Deborah Sherman) the first Palliative Care Nursing Textbook published in the United States (now in its Fifth Edition). She is a Fellow of the American Academy of Nursing (FAAN), one of the highest honors afforded nurses. Dr. Matzo is an experienced researcher and was the principal investigator (PI) on an American Cancer Society-funded research grant entitled "Improving Communication about Sexual Health for Adults Living with Serious Illness." Dr. Matzo also explored "Oklahomans' Knowledge, Attitudes, and Behaviors related to Palliative Care," which was a research project funded by the Hospice Foundation of Oklahoma. She was a Soros Scholar for the Project on Death in America undertaking a project entitled "Undergraduate Nursing Students' Responses to Death Education." She was also PI on a study of nurse's practices of assisted suicide and published a seminal study with Dr. Ezekiel Emanuel regarding "Oncology Nurses' Practices of Assisted Suicide and Patient-Requested Euthanasia in Oncology Nursing Forum. She was also the chief nurse investigator with Dr. Susan Block and Dr. Bob Arnold "Health Care Providers Responses to Their Patient's Deaths" at Dana Farber Cancer Institute and Harvard Medical School which was funded by the Cummings Foundation which was a qualitative analyses of health care provider's responses to the death of their patients. Dr. Matzo has presented educational programs both regionally and nationally on many topics related to Care of the Dying Person, Gerontological Nursing, and Curriculum Development. She has published 80 journal articles and 39 book chapters. Her work has been published in Nurse Practitioner, Nurse Educator, Geriatric Nursing, Nursing Homes, Geriatric Psychiatry, The Journal of Gerontological Nursing, Gerontology and Geriatrics Education, Applied Nursing Research, Heart and Lung, Nursing Education Perspectives, and the Geriatric Clinics of North America. Dr. Matzo is a four-time winner of the American Journal of Nursing Book of the Year award. Dr. Matzo retired in 2019 and has since started a 501c(3) nonprofit organization that is registered with the Oklahoma Secretary of State with the mission of providing public education regarding serious illness, dying, death, and bereavement with the goal of changing the culture of dying and death in the United States through educational podcasts. Weekly podcasts have been published since April 2020. To date, the organization has enjoyed more than 50,000 podcast downloads in 137 countries and currently has over 15,000 social media followers. Dr. Matzo currently lives in Oklahoma and is available for speaking engagements pursuant to her expertise. Professional VITAE available on request. Contact: Marianne@every1dies.org <http://www.every1dies.org>

Phyllis Mitzen

Phyllis Mitzen, University of Chicago, School of Social Service Administration, AM '80, has devoted her 50-year career to the development and reform of long-term care for older adults. She is a consultant to the Center for Long-Term Care Reform at Health & Medicine Policy Research Group headquartered in Chicago and sits on 2 committees advising the Ill. Department on Aging and the Illinois Housing Development Authority. Phyllis is founding President of Skyline Village Chicago, Inc., a grass roots neighborhood organization that is part of the national Village movement of 200+ virtual villages around the country. She co-chairs the Chicago/Shanghai Sister City International Social Service Exchange program and travelled to Shanghai in 2015 and 2017 with an interdisciplinary delegation to deepen our understanding of global aging. She is Board President of Rembrandt Chamber Musicians.

In 2015, Phyllis received the National Lifetime Achievement Award from the National Association of Social Workers.

Aashish Mody

Lifelong passion for healthcare and digital healthcare delivery. Leading care transformation, Go-To-Market, growth strategies for start-up and mid-stage health companies, Big Four health industries management consulting, and dad. IPO x 2. Headed and scaled fast moving healthcare organizations and responsible for GTM Strategy, Partnerships, Customer Success, BD/Sales, Professional Services/PMO, Product, Marketing, and Finance while building strong culture along the way. Experienced in fundraising, pricing, forecast modeling, patents, academic research, clinical trials, and accelerator programs.

Matthew Hugh Morton FSA, MAAA

Matt has over 15 years of experience in actuarial experience including valuation, financial analysis, reinsurance, and financial projections with a focus on long-term care insurance. Matt is a Principal Consulting Actuary with LTCG leading engagements with various clients across the industry. Prior to joining LTCG, Matt was an Actuarial Consultant with Towers Watson and DaVinci Consulting Group, LLC. He began his actuarial career at Cigna focusing on life, accident, and disability Insurance. Matt is a Fellow of the Society of Actuaries and a member of the American Academy of Actuaries.

His responsibilities have included GAAP, statutory and tax reserve valuations, asset adequacy testing, and capital analysis. He also completed experience studies for various insurance products, analyzed and projected Risk-Based Capital requirements, and completed cash flow testing for domestic life insurance companies. He has co-authored The Society of Actuaries LTC Intercompany Experience Study and is the co-editor of the recently published actuarial textbook Insuring Long-Term Care. He is a frequent speaker and volunteer at industry conferences and events. He served as a member of the Society of Actuaries Long Term Care Section Council.

Alan Michael Newsome FSA, MAAA

Alan is the Head of Actuarial & Investments Audit at MassMutual which serves as the third line of defense for Finance, Actuarial, Investments, and Risk. Prior to joining MassMutual, Alan served as AVP & Head of Investment Risk & Analytics at Venerable, AVP in Corporate ALM at Voya, and Director of Hedging at John Hancock. Alan is a graduate and trustee of Lebanon Valley College and earned his FSA in 2012. He has been a member of IABA since 2010 and on the Board of Directors since 2018. He also serves on various SOA committees including on the DEI Research Advisory Council and Aging & Retirement SteerCo. Alan lives in Bryn Mawr, PA with his wife and two children.

S Jay Olshansky

S. Jay Olshansky received his Ph.D. in Sociology at the University of Chicago in 1984. He is currently a professor in the School of Public Health at the University of Illinois at Chicago, research associate at the Center on Aging at the University of Chicago and at the London School of Hygiene and Tropical Medicine, and co-founder and Chief Scientist at Lapetus Solutions, Inc. The focus of his research to date has been on estimates of the upper limits to human longevity, exploring the health and public policy implications associated with individual and population aging, forecasts of the size, survival and age structure of the population, pursuit of the scientific means to slow aging in people (The Longevity Dividend), and global implications of the re-emergence of infectious and parasitic diseases. Olshansky is on the Board of Directors of the American Federation of Aging Research and is the first author of *The Quest for Immortality: Science at the Frontiers of Aging* (Norton, 2001); *A Measured Breath of Life* (2013); and co-editor of *Aging: The Longevity Dividend* (Cold Spring Harbor Laboratory Press, 2015).

Thomas Perls

"I'm a Professor of Medicine at Boston University School of Medicine. I received my Geriatrics training at both Mount Royal Hospital in Melbourne, Australia and at Harvard Medical School and obtained my Master's degree in public health at Harvard. I'm a senior attending physician in Geriatrics and care for patients at Boston and during Covid, I have been helping out at several local nursing homes. In 1995, I began and have since directed the New England Centenarian Study, the longest running and largest study of centenarians, their siblings, and offspring in the world. This study also includes over 500 semi-supercentenarians (ages 105-109 years) and 150 supercentenarians (ages 110-119 years). Additionally, I help run the National Institute on Aging's Long Life Family Study, a longitudinal study, established in 2006, of nearly 5,000 participants belonging to ~550 families demonstrating rare clustering for survival to extreme old age. Findings from my research group include:

- Exceptional longevity runs strongly in families
- Among centenarians, disability is typically compressed towards at least their early-mid nineties
- With even older ages of survival, e.g. age 105+ years, morbidity is also compressed towards the end of these exceptionally long lives
- The genetic influence upon survival increases with older and older ages of survival beyond the nonagenarian years

- This genetic influence probably involves many genetic variants with individually modest effects, but as a group, they have a strong effect
- I'm author of an educational website, the Living to 100 life expectancy calculators (www.livingto100.com).

Finally, I'm a vocal critic of the anti-aging industry, particularly its medical and legal misuse of growth hormone, testosterone and other drugs for "anti-aging". I've testified before Congress about anti-aging quackery."

Anna M Rappaport FSA, MAAA

Anna Rappaport is an actuary, consultant, author, and speaker, and is a nationally and internationally recognized expert on the impact of change on retirement systems and workforce issues. She is passionate about improving retirement security and opportunities for older Americans and is focused on making a difference. Some of the specific issues she has focused on include women's security, disability and defined contribution plans, phased retirement, and improving the individual's ability to plan. Anna is a past-President of the Society of Actuaries and chairs the Committee on Post-Retirement Needs and Risks. She writes regularly for the Retirement Section News and also writes for the Pension Research Council blog, Employee Benefits Quarterly, the Conference Board's Human Capital Exchange and for Forbes. Anna formed Anna Rappaport Consulting in 2005 after retiring from Mercer at the end of 2004 after 28 years with the firm. Anna became a Fellow of the Society of Actuaries in 1963 and she is a member of the American Academy of Actuaries. She has an MBA (1985) from the University of Chicago Booth School of Business. She was awarded the Lifetime Volunteer Award from the Society of Actuaries in 2021, the Lifetime Achievement Award in 2017 from the Plan Sponsor Council of America and the 2018 Lillywhite Award from EBRI. She served on the ERISA Advisory Council from 2010-2012. She serves on the Advisory Board of the Pension Research Council and the Board of the Women's Institute for a Secure Retirement. Anna is also a painter and examples of her paintings, and her writings can be found on her [website, www.annarappaport.com](http://www.annarappaport.com)

Steven W Schoonveld FSA, MAAA

I'm a long-term care industry leader with a passion for developing innovative products and solutions that give consumers and their families confidence and support as they deal with one of the most difficult times in their lives.

I am also an actuary with a long career in consulting and insurance carrier roles. As a health care actuary working in long-term care, I have an affinity for assisting policyholders with wellness initiatives to help improve the risk profile of the insured block.

I am active in public policy discussions and seek to help identify ways both public and private financing approaches can enhance the protection consumers need from catastrophic long-term care costs.

Personally, I love the outdoors, am hard-working, a husband, and a father of two with a bit of a baseball obsession.

Han Lin Shang

Han Lin Shang is a Professor of Business Analytics at the Department of Actuarial Studies and Business Analytics, Macquarie University. He obtained a First-Class Honours degree in Statistics in 2006 from La Trobe University and a PhD from Monash University in 2010. He was awarded a Mollie Holman Medal for the best PhD thesis in the Faculty of Business and Economics at Monash University in 2010. He has research interests in developing new statistical methodologies, including methods for functional time-series forecasting and applying statistical methods to problems in demographic forecasting. His publications include articles in the Journal of American Statistical Association, Journal of Computational and Graphical Statistics, Annals of Applied Statistics, Bernoulli, Statistics and Computing, Computational Statistics and Data Analysis, AStA Advances in Statistical Analysis, Journal of Nonparametric Statistics, Journal of Multivariate Analysis, Journal of Population Research, Demographic Research, Population Studies. Currently, he is an editor for the Australian and New Zealand Journal of Statistics, and an associate editor for the Journal of the Royal Statistical Society: Series A, Journal of Computational and Graphical Statistics, Computational Statistics, International Journal of Forecasting, and Forecasting.

Steven C Siegel ASA, MAAA

Steven Siegel is a research actuary on staff at the Society of Actuaries. He manages research projects sponsored by the Society of Actuaries in a number of practice areas and has been on staff since 2001. Prior to joining the Society of Actuaries, he was employed as a health actuary for two major health insurance companies.

Joshua Sol

Josh Sol has 15 years of experience in healthcare information technology and digital transformation. He provides a deep understanding of the influences digital innovation and technology can make on an institution and to consumer experience. He is passionate about enabling leading edge and start up technologies and is focused on improving the digital experience for patients and clinicians. Mr. Sol has a proven track record of aligning IT strategy with execution, product development/enhancements and making transformational impacts, including time as an Administrative Director at Houston Methodist, advising on integrated electronic medical records systems, niche systems and development opportunities, innovations, and start up initiatives. With his experience in healthcare information technology, Mr. Sol has been a trailblazing thought leader in the digital/clinical innovation and application space. He has developed and implemented numerous systems with a proven ability to improve patient satisfaction, EMR adoption and usability, efficiencies in a multitude of clinical divisions, and produced measurable ROI. At Houston Methodist, Mr. Sol was a pivotal leader for a team of IT and clinical operations staff members, collectively earning HIMSS Stage 7 Outpatient Electronic Medical Record Adoption Model (OERAM) and the College of Healthcare Information Management Executive (CHIME)'s Digital Health's "Most Wired" Level 9. There he also helped create a center for innovation, a digital technology laboratory, experiential journey mapping, design and development of products and smart hospital initiatives. As a result of his helping to find the Houston Methodist Center for Innovation & Technology Hub, Mr. Sol was recognized as one of Cadillac's sponsored Shaping: Houston award

recipients for his contributions to Digital Innovation in Healthcare. Mr. Sol's motivation is in areas where he can improve physician and end-user satisfaction, reduce the burden of system usage, and often in pioneering significant healthcare initiatives such as clinical voice technologies, ambient intelligence, and virtual reality. Over his career, he has led full life cycle implementations of EMR systems such as NextGen, eClinical Works, Athena, as well as Epic. In particular, at Houston Methodist he and his team helped to select, implement, then support, optimized and grow Epic, in both inpatient and outpatient areas, as well as a community connect program within the greater Houston region. Mr. Sol's IT operational experience does not stop with the EMR. He has also executed virtual healthcare technology strategies including remote patient monitoring, virtual intensive care units and outpatient telehealth options, population health application ecosystems, health information exchange and other interoperability strategies, patient engagement applications, clinical communications, mobile technologies, and medical device solutions. Mr. Sol also serves as an advisor to Texas Medical Center innovation accelerators, as well as National and International technology communities, where he challenges technology leaders to focus on what is important for the consumer and encourages them to collaborate in ways that benefit the organizations the technology company is working to serve.

Krithika Srivats

An Occupational therapist by background, Krithika has been an active advocate of enabling elders and alternately abled population with innovative and technology led solutions for functional independence. Her work leverages the human resilience needed to manage one's physical, functional and mental health. She has specialized in the fields of Dementia and Alzheimer's disease and has developed several care continuums programs globally by working closely with centers of excellence in elder care and neuro rehab.

She is an innovator at heart and leads product innovation and clinical practice at Sagility health.

Ronora E Stryker ASA, MAAA

Ronora is one of the research actuaries at the Society of Actuaries. In her role, she supports the SOA's mortality and longevity practice research initiatives and is one of the staff leads for the SOA's Living to 100 Symposium and the Mortality and Longevity Strategic Research Program Steering Committee. Ronora actively participates in the dissemination of the research she supports by authoring articles, speaking at industry meetings, and participating in podcasts and webcasts; Prior to joining the SOA in 2002, Ronora was a consulting actuary specializing in individual major medical product development.

Gordon Woo

Gordon Woo PhD is the principal architect of the RMS Liferisks longevity risk model, which was developed in the year after he attended the 2008 Living to 100 Symposium. He has a special interest in cognitive health issues, and contributed a paper on cognitive, psychological, and social drivers of longevity to the 2014 Symposium. This was co-authored by Dr. Anne Bruce, a psychologist with Posit Science. In 2020, he presented an essay on the potential for mortality improvement from cognitive and

psychological factors. Dr. Woo was trained at Cambridge, MIT and Harvard, and is a visiting professor at University College London.