



1st Annual Pensión Conference

Building Gold Standard for Private Pensions

14 September 2023, Online

Agenda and Speakers' Biographies

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AGENDA

09.00 - 09.10 CET	Opening Remarks <ul style="list-style-type: none">• Dr. Seda Peksevim, Founder and Managing Director, Pensión Research & Consulting
09.10 - 09.30 CET	Keynote Speech- 1 <ul style="list-style-type: none">• Prof. Roel Beetsma, Dean and Professor of Macroeconomics, University of Amsterdam<ul style="list-style-type: none">◦ "Pension fund investments and firm productivity"
09.30 -10.30 CET	Pensions and Academia: Selected Topics <ul style="list-style-type: none">• Prof. Francisco Gomes, Professor of Finance, London Business School<ul style="list-style-type: none">◦ "Life-Cycle Asset Allocation"• Prof. Torben M. Andersen, Professor of Economics, Aarhus University<ul style="list-style-type: none">◦ "Annuitization of mandated pension savings – challenges and design options"• Dr. Inka Eberhardt, Visiting Fellow, UNSW Sydney<ul style="list-style-type: none">◦ "Understanding Pension Fund Members' Behavioral Responses to Market Volatility"
10.30 -10.45 CET	Networking Break
10.45 -11.45 CET	Auto-enrollment and default investment options: Selected Cases <ul style="list-style-type: none">• Jerry Moriarty, CEO, Irish Association of Pension Funds<ul style="list-style-type: none">◦ "The Irish Auto-Enrolment Design"• Robert Zapotoczny, CEO, PFR Portal PPK<ul style="list-style-type: none">◦ "Behavioral Economics in Employee Capital Plans (PPK) - analysis of the key issues in terms of the first auto-enrollment conducted after 4 years of the program functioning in Poland"• Zoe Alexander, Director of Strategy and Corporate Affairs, NEST<ul style="list-style-type: none">◦ "Automatic enrolment: the Nest experience"
11.45 -12.00 CET	Expert Talk <ul style="list-style-type: none">• Hicran Aktaş Coşar, Deputy General Manager, Pension Monitoring Center<ul style="list-style-type: none">◦ "Pension Monitoring Center's Role in the Turkish Private Pension System: Creating Value"
12.00 -12.15 CET	Networking Break

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12.15 -12.45 CET	Gender Gap in Pensions <ul style="list-style-type: none">• Susan St. John, Honorary Associate Professor, The University of Auckland<ul style="list-style-type: none">◦ "What does the unique New Zealand approach to pensions policy offer women?"
12.45 -13.45 CET	Panel Discussion: ESG Topics in Pensions <ul style="list-style-type: none">• Matti Leppälä, CEO, PensionsEurope• Diego Valero, CEO, Novaster• Amanda Latham, Director of Sustainable Investment, IFM Investors• Charlotte O'leary, CEO, Pensions for Purpose
13.45 -14.00 CET	Networking Break
14.00 -14.30 CET	Keynote Speech - 2 <ul style="list-style-type: none">• Prof. David Laibson, Faculty Dean and Professor of Economics, Harvard University<ul style="list-style-type: none">◦ TBA
14.30 -15.30 CET	Behavioral and technological tools to promote pension savings <ul style="list-style-type: none">• Jorge Lopez, Chairman, Miles for Retirement, Founding Partner, VITALIS<ul style="list-style-type: none">◦ "Pensions for everyone: The México case, using behavioral economics & technology"• Anish Rav, Director of Pensions Policy, Capita Pension Solutions<ul style="list-style-type: none">◦ "Why is it so difficult to engage with pensions and what can we do about it?"• Gautam Bhardwaj, Co-founder and Director, PinBox Solutions<ul style="list-style-type: none">◦ "A replicable digital micro-pension model for developing countries"
15.30 -15.45 CET	Expert Talk <ul style="list-style-type: none">• Edd Micklem, Vice President and Head of Strategic Partnerships, Tumelo<ul style="list-style-type: none">◦ "Shareholder democracy: giving pension funds a voice on stewardship"
15.45 -16.00 CET	Expert Talk <ul style="list-style-type: none">• Sam Barton, Chief Technology Officer, Smart Pension<ul style="list-style-type: none">◦ "Keystone by Smart: A cloud-native, digital-first retirement platform for an efficient operating model and great user experience"

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16.00 -16.15 CET	Networking Break
16.15 -17.15 CET	<p>Panel Discussion: Decumulation phase products in retirement planning</p> <ul style="list-style-type: none">• Richard Fullmer, Co-founder, Nuovallo• Catherine Donnelly, Professor, Heriot-Watt University• Mark Ormston, Director of Propositions and Corporate Partnerships, Retirement Line• Ambrogio Rinaldi, Central Director, COVIP, President, IOPS
17.15 -17.30 CET	<p>Closing Remarks</p> <ul style="list-style-type: none">• Dr. Seda Peksevim, Founder and Managing Director, Pensión Research & Consulting



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SPEAKERS' BIOGRAPHIES

Prof. David Laibson, Faculty Dean and Professor of Economics, Harvard University



David Laibson is the Robert I. Goldman Professor of Economics. He leads Harvard University's Foundations of Human Behavior Initiative. Laibson's research focuses on the topic of behavioral economics, with emphasis on intertemporal choice, self-regulation, behavior change, and household finance. Laibson is a member of the National Bureau of Economic Research, where he directs the National Institute of Aging Roybal Center for Behavior Change in Health and Savings, and is a Research Associate in the Aging, Asset Pricing, and Economic Fluctuations Working Groups. Laibson serves on Harvard's Pension Investment Committee and on the Board of the Russell Sage Foundation. Laibson holds degrees from Harvard University (AB), the London School of Economic (MSc), and the Massachusetts Institute of Technology (PhD). In recognition of his teaching, he has been awarded Harvard's ΦBK Prize and a Harvard College Professorship.

Prof. Roel Beetsma, Dean and Professor of Macroeconomics, University of Amsterdam



Roel Beetsma is Dean of the Faculty of Economics and Business of the University of Amsterdam and Professor of Macroeconomics. He is also a Member of the European Fiscal Board and Research Fellow of the CEPR and CESifo. He is a member of the Supervisory Board of the pension fund for the Dutch retail sector and of the Supervisory Board of ASR Vermogensbeheer. He has held visiting positions at DELTA (Paris), the University of British Columbia (Vancouver), the University of California in Berkeley, Copenhagen Business School and the EUI Florence. He has been a consultant for the ECB, the European Commission and the IMF. He was the Chair of a Dutch government commission on the European economy and of a Dutch government commission on second-pillar pensions. His research has been widely published in such journals as the American Economic Review, the Journal of Economic Literature and the Economic Journal.

SPEAKERS' BIOGRAPHIES

Prof. Francisco Gomes, Professor of Finance, London Business School



Francisco Gomes is currently a Professor of Finance at London Business School. He received his PhD from Harvard University, and his BA from the New University of Lisbon. After earning his BA, Dr. Gomes worked at the Bank of Portugal in its Research Department. In 2000, following his PhD, he joined London Business School as an Assistant Professor of Finance. Dr. Gomes' research has been published in leading journals, such as the *Journal of Finance*, the *Review of Financial Studies*, the *Journal of Financial Economics* and the *American Economic Review*. His areas of expertise include household finance, capital markets, asset allocation and macroeconomics.

Prof. Torben M. Andersen, Professor of Economics, Aarhus University



Torben M. Andersen, Professor Aarhus University and research fellow at CEPR, CESifo, IZA and PeRCent. Main research interests: Economics of the welfare state, labour economics, public economics and pension economics. Has published on these topics in well-known international journals and books. Has been extensively involved in policy advice in Denmark, the Nordic countries, OECD, EU Commission, The World Bank, and various other contexts. Is member of various boards, and chairman of the Board of Directors, the Danish Pension Fund ATP.

Dr. Inka Eberhardt, Visiting Fellow, UNSW Sydney



Inka Eberhardt is a Visiting Fellow at the School of Risk and Actuarial Studies at UNSW Sydney. She holds a PhD in Finance from Maastricht University. Inka is interested in the interface between individual behaviour and pension systems. She uses field experiments and online surveys to research the effectiveness of pension communication on savings and investment behavior. The aim of her research is to improve communication and to enable consumers to make better choices.

SPEAKERS' BIOGRAPHIES

Jerry Moriarty, CEO, Irish Association of Pension Funds



Jerry Moriarty is CEO of the IAPF which represents pension savers in Ireland. Its members are responsible for some €119bn in retirement savings and aims to ensure people in Ireland can have pensions that are secure, fair and simple. Jerry is on the board of PensionsEurope and chairs its Future of Pensions Working Group. Since 2018 he has been a member of the European Insurance and Occupational Pensions Authority's Occupational Pensions Stakeholder Group. In 2014 he was voted Irish Pensions Personality of the Year and in 2016 was named by Pensions Insight as one of the Top 50 People in Pensions.

Robert Zapotoczny, CEO, PFR Portal PPK



Robert completed MBA studies at the Lublin University of Technology and postgraduate studies in health insurance at the University of Economics in Katowice. He has many years of experience in the insurance sector. Having previously worked as a sales director in the leading insurance companies on the Polish market, in 2016 he became a member of the inter-ministerial team working on the Act on Employee Capital Plans in the structures of the Polish Development Fund capital group. Currently, while managing PFR Portal PPK, he is responsible for promoting long-term savings under Employee Capital Plans (PPK). He is a member of the Supervisory Board of Polish Security Printing Works.

Zoe Alexander, Director of Strategy and Corporate Affairs, NEST



Zoe's role spans long term organisational strategy, public affairs and Nest's relationship with Government. Before joining NEST, Zoe was a civil servant for over a decade, in a variety of roles. She was Private Secretary to the Secretary of State for Work and Pensions during the passage of the legislation that established automatic enrolment; wrote the funding strategy that helped set up NEST; and led the Treasury programme that set up the national pensions guidance service, Pension Wise. Zoe chairs the Pensions & Lifetime Savings Association's Master Trust Committee, the primary voice of the Master Trust Sector in the UK.

SPEAKERS' BIOGRAPHIES

Hicran Aktaş Coşar, Deputy General Manager, Pension Monitoring Center



After graduating from METU and almost five years career in banking sector, Hicran started to work in PMC, the institution founded for the monitoring of the private pension system in Türkiye. She has acted as the manager of different functions within PMC throughout all these years and she is now responsible for Strategy, Digital Products and System Design. Since the beginning of the system, she has been actively involved in and witnessed the important milestones of the private pension- BES in Türkiye, mostly worked in strategy setting, system desing and regulatory formulation. She has active CIA, CISA, CRMA, PMP certicifations and she completed the MBA Graduate programme in 2020 and will graduate from the MIS programme in 2023 in which she is still a student.

Susan St. John, Honorary Associate Professor, University of Auckland



Honorary Associate Professor Susan St John, PhD, CNZM was the director of the former Retirement Policy Research Centre, now the Pensions and Intergenerational Equity hub in the Economic Policy Centre, University of Auckland Business School. Her CV and current contributions can be found here <https://susanstjohn.auckland.ac.nz/>

Charlotte O'leary, CEO, Pensions for Purpose



As CEO and an executive director of Pensions for Purpose, Charlotte oversees the running of the business and ecosystem, develops the growth and innovation strategy and looks for opportunities to build partnerships to achieve Pension for Purpose's vision. Charlotte leads the Global Impact Forum, is a co-author of the Impact Investing Institute's Impact Investing Principles for Pensions, an expert adviser on impact philosophy and impact investing, and manages the company's B Corporation impact assessment. Charlotte is also a member of the Sounding Board for the Social Value Portal, member of the Impact Investing Institute's Pensions Expert Panel, an advocate for ESG for Investors.

SPEAKERS' BIOGRAPHIES

Matti Leppälä, CEO, PensionsEurope



Matti is a member and was the chair and vice-Chair in 2013–2018 of the Occupational Pensions Stakeholder Group of EU supervisory authority EIOPA, a member of the European Commission’s High-Level Group of Experts on Pensions 2018 – 2019 and the chair of the World Pension Alliance 2018 – 2019. Currently Matti is the Chair of the World Pension Alliance, which covers pension funds from Europe, USA, Canada, Latin America and Australia. Before joining PensionsEurope in 2011 Matti worked for 11 years for The Finnish Pension Alliance in EU and international affairs, investment policy and legal issues.

Diego Valero, CEO, Novaster



Diego Valero holds a PhD in Economics and Actuarial Science, a Diploma in Senior Management from IESE and an Executive MBA from ICADE. Professor at the University of Barcelona and Professor at the London School of Economics in specialized programs in pensions and behavioral economics, where he is Academic Director of the Global Pensions Programme. Diego Valero is co-founder and president of Novaster, a leading pension consulting firm in Spain and Latin America in pension, investment and risk advice, and has consulted for the European Commission, the OECD and the IDB, and various companies and governments.

Amanda Latham, Director of Sustainable Investment, IFM Investors



Amanda leads on development and implementation of IFM Investors’ sustainable investment strategy across UK and EU, working with the investment teams to deliver for clients and stakeholders. She has extensive experience embedding sustainability across organisations and for clients and was previously responsible for policy and strategy at Barnett Waddingham, the UK-based investment and pensions consultancy. Formerly at The Pensions Regulator (TPR) for most of a decade, Amanda worked across a number of policy areas including sustainable finance and investment, trustee governance and standards, and collective DC schemes.

SPEAKERS' BIOGRAPHIES

Jorge Lopez, Chairman, Miles for Retirement, Founding Partner, VITALIS



Jorge Lopez is a President and Founder of Miles for Retirement, 1st digital and largest authorized broker of voluntary savings in the national pension system (CONSAR). He is also a Founding Partner of VITALIS. Jorge is a businessman with corporate experience 30 years, serial entrepreneur in various environments (Government, NGO's) and expert in Social Security and Pensions. He is a guest speaker in various media regarding finance, business development, pension funds, demographics and elderly

Anish Rav, Director of Pensions Policy, Capita



Anish is Director of Pensions Policy at Capita Pension Solutions and is known as an influential voice in the retirement savings sector, for both his thought leadership and his innovative approach to addressing today's retirement issues. He has held senior roles at a number of the UK's leading consultancies and master trust providers, including Mercer, PwC, Hymans Robertson, Barclays, Atlas and Smart. He has been involved in pensions since 1995 and has and has advised master trusts, trustees, and corporate clients on the issues faced by both defined contribution and defined benefit pension schemes.

Gautam Bhardwaj, Co-founder and Director, PinBox Solutions



Gautam Bhardwaj is a co-founder of pinBox Solutions, a Singapore and India based global social pensionTech and advisory firm that helps developing countries build inclusive digital micro-pension systems targeting self-employed women and youth.

SPEAKERS' BIOGRAPHIES



Edd Micklem, Vice President and Head of Strategic Partnerships, Tumelo

Edd Micklem is Vice President and Head of Strategic Partnerships for Tumelo, one of the UK's fastest-growing financial technology scale-ups. He is responsible for driving growth with institutional investors and retail investment platforms, globally. Partnering with a range of stakeholders to enable shareholder democracy and effective stewardship. Prior to joining Tumelo, Edd worked for a number of large corporates including Barclays and Hargreaves Lansdown. Edd also spent time in Local Government developing sustainable finance policy.



Sam Barton, Chief Technology Officer, Smart Pension

Since Smart Pension was founded, Sam has overseen the evolution of the platform and helped grow the engineering team to what it is today. With more than 20 years' experience, he's the best person to make sure they are using the right technology as they continue to innovate within the financial services industry.



Dr. Seda Peksevim, Founder and Managing Director, Pensión Research and Consulting

Seda Peksevim is a Founder and Managing Director at Pensión Research & Consulting. During her research career, she has been involved in pension-related projects with several institutions, including the OECD, MIT University, and Istanbul Development Agency. She has been affiliated with the Arc Centre of Excellence in Population Ageing Research and is an external expert in Eurofound since 2021.

SPEAKERS' BIOGRAPHIES

Richard Fullmer, Co-founder, Nuovallo



Richard has a strong background in insurance and portfolio strategy, having held senior positions at Fidelity, Russell Investments, and T. Rowe Price. In 2017, he founded a research firm to address the inadequacies of existing retirement solutions. His work in Modern Tontine Finance has been groundbreaking, and he is widely regarded as a leading expert on fair tontine design and practical implementation in real-world scenarios. He is a member of the advisory board of the Journal of Retirement and has served as a senior partner to the Wharton Pension Research Council at the University of Pennsylvania.

Mark Ormston, Director of Propositions and Corporate Partnerships, Retirement Line



Mark has been working within the annuity and pension income sector for over a decade and holds the title of Director of Propositions at Retirement Line. He holds various roles across the pensions landscape including, Chair of PASA's Industry Policy Committee, Chair of NextGen's Research & Insights Committee and a member of the PMI's Advisory Council. In recent years, he has spoken and presented at numerous events and provided commentary for multiple media outlets.

Ambrogio Rinaldi, Central Director, COVIP, President, IOPS



Ambrogio Rinaldi is Central Director at COVIP (Commissione di Vigilanza sui Fondi Pensione), the Italian supervisory authority on pension funds. He has been working at COVIP since 1997, with senior managerial responsibilities in the fields of day-by-day supervision, economic and financial research and international relations. Since November 2022, he is the new President of the International Organization of Pension Supervisors (IOPS), after seating in its Executive Committee since its establishment in 2005. At the OECD, he was long standing Chair of the Working Party on Private Pensions from 2002 to 2019.

SPEAKERS' BIOGRAPHIES

Professor Catherine Donnelly, Head of Department of Actuarial Mathematics and Statistics, Heriot-Watt University



Professor Catherine Donnelly does research in pensions and life insurance at Heriot-Watt University, Edinburgh. She has recently been leading a major research grant funded by the Institute and Faculty of Actuaries (IFoA) on collective defined contribution (CDC) pension schemes and pooled annuity funds. She is a Fellow of the IFoA and worked for some years in pension consulting. She has degrees from Cambridge, Oxford and Waterloo and held a postdoctoral fellowship at ETH Zurich.



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