

OECD/IOPS GLOBAL FORUM ON PRIVATE PENSIONS

3-4 November 2022, Bratislava, Slovak Republic

Speakers' Biographies

Opening address & remarks:

Mr Ludovit Odór

Vice-Governor, National Bank of Slovakia



Mr Ludovit Ódor is renowned and respected Slovak economist, former member of the Council for Budget Responsibility, Chief Economist at the Ministry of Finance of the Slovak Republic and Director of the Ministry's Institute for Financial Policy. He was also Adviser to the Slovak Prime Minister and Minister of Finance and visiting professor at the Central European University (CEU). Mr Ódor has been closely involved in several major economic decisions taken at the political level in Slovakia, concerning both monetary and fiscal issues. He has collaborated on several reform plans, including Slovakia's euro adoption strategy, tax and pension reforms, the Fiscal Responsibility Act, and the 'Value for Money' project.


Mr Ódor holds a Master's degree from the Comenius University in Bratislava, Faculty of Mathematics and Physics.

Mrs Júlia Čillíková

Executive Director for Regulation and Consumer Protection, National Bank of Slovakia, and Chair of the OECD Working Party on Private Pensions



Mrs Júlia Čillíková graduated from the Comenius University in Bratislava, Faculty of Mathematics and Physics. After the graduation she started working as actuary for the Ministry of Finance, and since 1999 as a Head of Department of the Insurance Supervision. From November 2000 she worked in the Financial Market Authority as the Director of the Insurance Department and after adoption of the new Act on Supervision of the Financial Market in May 2002, the Government of the Slovak Republic appointed Mrs. Julia Cillikova a General Director of the Financial Market Authority. After merge of the Financial Market Authority and the National Bank of Slovakia in January 2006, she was Executive Director for supervision and oversight of insurance and capital market, from 2010 Director of regulatory and macro-prudential risk assessment department. In 2017 - 2019 she was the Executive Director of the Regulation and Consumer Protection Unit.

	<p>Since 2020 she serves as Executive Director of Unit responsible for departments of Consumer Protection, Financial Innovations and Insurance and Pension Regulation and Supervision where she is also responsible for the project of financial education “5 Peňazi”.</p> <p>She represents the National Bank of Slovakia (as a Member of the BoS) in EIOPA and also, the Insurance and Private Pension Committee and the Financial Market Committee of the OECD. From 2021, she has been the Chairman of the Working Party on Private Pensions & WPPP Bureau in OECD and since 2022 she has also become a representative member of the Slovak Republic in OECD International Network on Financial Education.</p> <p>She also actively participates on the working committees in the International Association of Insurance Supervisors (IAIS) and the International Organisation of Pension Supervisors (IOPS). Last but not least she is also a Chairman of the IAIS working forum – Retirement Income and Pension Forum.</p>
<p>Mrs Helen Rowell</p> <p>Deputy Chair of Australian Prudential Regulation Authority (APRA)</p> <p>BA FIAA</p> 	<p>Mrs Helen Rowell was appointed as Deputy Chair of APRA in November 2015 and reappointed for a further five-year term from 1 July 2018.</p> <p>Mrs Rowell joined APRA in 2002 as General Manager, Industry Technical Services and held a number of senior roles, including in supervision, policy development and supervisory support, prior to her appointment as APRA Member, with primary responsibility for superannuation, from 1 July 2013. Helen assumed primary responsibility for insurance from 1 July 2022, and in April 2022 added the cross-industry portfolio to her responsibility.</p> <p>Mrs Rowell is currently Chair of the Council of Financial Regulators' (CFR) Climate Working Group, the APRA representative on the Organisation for Economic Co-operation and Development's Working Party on Private Pensions, and President of the International Organisation of Pension Supervisors. Helen also represents APRA on the International Association of Insurance Supervisors (IAIS) Executive Committee and has been appointed as the IAIS Diversity, Equality & Inclusion champion.</p> <p>Mrs Rowell has previously represented APRA on various IAIS sub-committees, the Financial Security</p>

	<p>Board's Supervisory Intensity and Effectiveness Group and as co-Chair of the Joint Forum Financial Conglomerates Committee.</p> <p>Prior to joining APRA, Mrs Rowell was a partner at the international consulting firm Towers Perrin; she is also a Fellow and past President of the Institute of Actuaries of Australia.</p>
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Session I: Impact of inflation on pension portfolios and ways to protect against inflation

MODERATOR

Mr Ambrogio Rinaldi

Director, Pensions Fund Supervision Commission (COVIP), Italy



Mr 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. He has been member of working groups established by the Italian Government for the reform of the pension fund system and for the definition of the National pension strategy to be presented to the European Commission.

Ambrogio has been deeply involved for more than 20 years with the main international organizations active in the field of private pensions. At the OECD, he was long standing Chair of the *Working Party on Private Pensions* from 2002 to 2019, and still sits in the WPPP Bureau. He took part in the talks that led to the establishment in 2005 of the *International Organization of Pension Supervisors* (IOPS), and since then he seats in the IOPS Executive Committee, representing COVIP.

In the European Context, at EIOPA he regularly sits in the meetings of the Board of Supervisors and of the high-level steering committees. He is also involved in the ESRB, the European Systemic Risk Board, where he is a member of the Advisory Technical Committee and takes part in the ESRB Board meetings when there are pension matters to be discussed. At the European Council, he took part in the meetings of the Financial Services Working Group that led to the adoption of the IORP Directive, the first and main EU-wide regulation of pension funds. He also took part in several EU-sponsored technical assistance programs on pensions.

	<p>Before joining COVIP, from 1982 to 1997 he worked at Banca d'Italia, the Italian Central Bank, first as an economist in the Research Department and later in the Financial Supervision Directorate.</p> <p>He graduated <i>cum laude</i> in 1982 from <i>Università di Roma "La Sapienza"</i>. On leave from Banca d'Italia, he enrolled for two years at Harvard University, Cambridge, USA, from which he earned a Master of Arts before going back at work at Banca d'Italia.</p> <p>Ambrogio is a regular speaker in international conferences on pension matters and is author of several papers in the field of pensions.</p>
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SPEAKERS

Mr Julian S. Alworth

Founding Partner, European Investment Consulting



Since 2004, Mr Julian S. Alworth is Chairman of European Investment Consulting srl., an investment advisory company based in Milan, and executive director of European and Global Investments, a Dublin-based fund management company. Both of these companies were spin-offs from the EPTA group, a broker/asset manager for which Mr Alworth worked between 2000 and 2004. Before joining EPTA, he was the managing director of Mediolanum International Funds Ltd (Dublin) and head of investment research and fixed income as well as head of investor relations (at the time of the IPO) of Banca Mediolanum SpA. (Milan). From 1981 to 1993, Mr Alworth was Head of Section in the Monetary and Economic Dept. of the Bank for International Settlements, Basel where his research and committee work focused on international financial markets.

He has held teaching positions at the University of Munich, the University of Basel, Bocconi University (Milan) and Oxford (Trinity College and Said Business School). During 1993 to 1996 he was a member of the ad hoc Academic Committee on International Tax at the OECD and later a member of the Mirrlees committee at the Institute for Fiscal Studies. He has worked as a consultant for the OECD, IMF, World Bank and IADB. He is the author of numerous publications on international financial issues and a graduate Oxford University (D.Phil.), University of Maryland (MSc. Econ.) and the University of Rome. Mr Alworth, a dual US-Italian national, is fluent in English, Italian, French and German.

Mr Silvio Bencini

Managing Partner, European Investment Consulting



Mr Silvio Bencini is managing partner of European Investment Consulting, an advisory company for asset managers and pension funds.

He has an extensive experience in pension funds and retirement systems and has served for two years as ad interim general manager of an occupational pension funds. He is a regular speaker in seminars held by the category organization Mefop.

Graduated cum laude in economics in Turin, he made his whole career in the financial sector, first as a bond analyst, then as an interest rates derivatives trader to take on top management roles later. From 1998 to 2006 he worked in the Monte dei Paschi di Siena Group with top positions in the holding company as well in subsidiaries.

Prior to joining EIC he worked as senior advisor on financial institutions and wealth management in the Accenture management consulting practice.

Silvio Bencini has obtained the CFA (Chartered Financial Analyst), CAIA (Chartered Alternative Investment Analyst) and PRM (Professional Risk Manager) professional certifications and the CFA Institute Certification in ESG Investing (2021).

He received a scholarship from the Luigi Einaudi Foundation in Rome and held courses as well as seminars at the faculty of Economics and Business in Turin, in Università Bocconi and Università Bicocca in Milan.

He is currently adjunct professor at Università Bicocca in Milan, in a course machine learning and finance.

Dr José Roberto Savoia

Superintendent, Brazilian Pension Funds Authority (PREVIC), Brazil



Dr José Roberto Ferreira Savoia is the Director Superintendent of PREVIC, the Brazilian National Authority for Pensions Fund Supervision. He is also a Full Professor of Finance at the School of Economics, Business, and Accountability of the University of São Paulo. In addition, he was Adjunct Professor at SIPA – Columbia University (2007-2009). Furthermore, he was the Director Superintendent of IPREM - the Pension Fund of the City of São Paulo, and also the Secretary of Complimentary Pensions in Brazil.

He holds a Doctor Degree in Finance from the University of São Paulo. His research is available in the Journal of Banking and Finance, Journal of Business Research, Applied Economics, Corporate Governance: The International Journal of Business in Society, The Journal of Private Equity, Utilities Policy, and Latin American Business Review, among others.

Prof Onno Steenbeek

Head Strategic Portfolio Advice, APG Asset Management, the Netherlands



Onno Steenbeek is managing director of Strategic Portfolio Advice at APG Asset Management. This department (35fte) is responsible for APG's advisory services regarding ALM and strategic asset allocation for associated pension funds (around €600 billion in AuM). The department also plays a central role in the implementation of reforms of the Dutch pension system.

Apart from his primary position at APG, Steenbeek holds a part-time Chair in Pension Fund Risk Management at the Erasmus University School of Economics in Rotterdam, The Netherlands. Apart from lecturing on various finance subjects, he conducts academic research and publishes books and articles.

In addition to his primary affiliations to APG and Erasmus University, Steenbeek is a member of the Investment Advisory Committee of Unilever Pension Fund.

Session II: Matters relevant to pension funds: performance, financial education and consumer protection

MODERATOR

Mrs Flore-Anne Messy

Secretary General of the International Organisation of Pension Supervisors (IOPS)

Head of Consumer Finance, Insurance and Pensions Division of the Organisation for Economic Co-operation and Development (OECD)

Executive Secretary of the OECD International Network on Financial Education (INFE)



Mrs Flore-Anne Messy is the Head of Consumer Finance, Insurance and Pensions Division of the OECD Directorate for Financial and Enterprise Affairs; Secretary General of the International Organisation of Pension Supervisors (IOPS); and Executive Secretary of the OECD International Network on Financial Education (INFE).

She joined the OECD in June 2000 to develop the activities of the Insurance and Private Pensions Committee. After several years working on the development of pensions, insurance and financial market policy issues, she launched and steered the OECD work on financial literacy and consumer protection (including the OECD/INFE, PISA financial literacy exercises, the G20/OECD Task Force on Financial Consumer Protection and the secretariat of FinCoNet). From 2016, she headed successively the OECD Insurance Private Pensions and Financial Market Division and the Consumer Finance, Insurance and Pensions Division.

Prior to the OECD she worked as a consultant and auditor for banks and insurance companies at Deloitte Touche Tomatsu. She graduated from the Institute of Political Studies of Paris and received her thesis in international economics from University Pantheon-Sorbonne of Paris.

SPEAKERS

Prof Ján Šebo

Department of Economics, Matej Bel University in Banská Bystrica (MBU), Slovakia



Dr Ján Šebo is an associate professor and researcher at the Faculty of Economics of the Matej Bel University in Banská Bystrica, Slovakia. He serves as a chief economist at the Government Office of the Slovak republic responsible for the sound public finance and pension reform under the Recovery and Resilience Plan.

He holds a master's degree in Public Economics and PhD in Economics. He also holds a law degree with a focus on economic, financial and monetary law.

Since 2008 he has been working in the Financial Services User Group at the European Commission and served as a member of the Occupational Pensions Stakeholder Advisory Group at EIOPA (Frankfurt, Germany).

He is the co-author and head of research of the Orange Envelope® - a fintech application oriented on personal wealth management and pension tracking system.

He has been a member of many working and expert committees focusing on pensions policy and financial sector regulation at home and abroad. He is a regular speaker at national and international scientific and professional forums.

Dr Yosif Yosifov

Actuary, Bulgarian Financial Supervision Commission



Dr Yosif Yosifov is a PhD in Social Medicine and Healthcare Economics and a chief assistant professor at the Bulgarian Medical University-Sofia. He is currently also an actuary at the Bulgarian Financial Supervision Commission, Social Insurance Directorate, where he is responsible for the analysis of the activity of the social insurance market and analysis of the adequacy of the specialized reserves of the pension insurance companies. He has more than 12 years of experience in the Bulgarian State administration, where he dealt with healthcare and pension system budgeting, fiscal and social analyses and tax design.

Ms Erna Motinga

Deputy Chief Executive Officer: Prudential Supervision, Namibia Financial Institutions Supervisory Authority (NAMFISA), Namibia



Ms Erna Motinga is the Deputy Chief Executive Officer: Prudential Supervision of the Namibia Financial Institutions Supervisory Authority (NAMFISA). Erna has a proven executive management track record and over 20 years of experience in the financial services sector. Prior to joining NAMFISA in 2013, Erna served as Managing Member of Nascent Capital Investments cc, an independent investment, consulting and financial advisory corporation, primarily responsible for financial and investment advisory services. Prior to this, Erna worked as an Investment Analyst at Allan Gray Namibia and the Bank of Namibia as a Research Officer and Economist. Erna is an certified coach.

Erna serves as the Deputy Chairperson of the Roads Authority Board; is a trustee of the ELCRN Capital Trust Fund; a member of the Finance and Business Industry Skills committee of the Namibia Training Authority and a member of the Strategic Planning and Performance Review Committee (SPPRC) of CISNA (a SADC Organ). Erna has also served as a Deputy Chairperson of the Namibia Industrial Development Agency (NIDA) Board and is a former member of the Board of the ELCRN Property Company. Erna has also served as an alternate chairperson of the Financial Systems Stability Committee of Namibia.

Erna's academic qualifications include a Bachelor of Economics, an MSc in Financial Economics, a Master's in Business Administration, an executive leadership development certificate, a Certificate in Leadership for Women in Financial Services Regulation and Supervision and a certificate in Coaching for Development. She has also completed the Stock brokerage exam of the Namibia Stock Exchange. She has recently completed a certificate in Management and Leadership coaching.

Session III: Would pension market consolidation lead to better outcomes for members?

MODERATOR

Mr Brendan Kennedy

Chair of the IOPS Technical Committee

Chief Executive and Pensions Regulator, The Pension Authority, Ireland



Mr Brendan Kennedy is Pensions Regulator and Chief Executive of the Pensions Authority, which is the Irish statutory body responsible for regulating pensions and for providing pension policy advice to the Minister for Social Protection. He has held this position since 2006.

Mr Kennedy has spent almost his entire career in pensions. Before joining the Authority in 2004, he held a variety of life insurance and consulting positions.

Mr Kennedy qualified as an actuary and is a Fellow of the Irish Institute of Pensions Management.

SPEAKERS

Mr Wayne Fogarty

Senior Manager, Australian Prudential Regulation Authority (APRA), Australia



Mr Wayne Fogarty commenced with APRA in 2018, to lead the Post-implementation review of superannuation prudential framework. Over Wayne's time at APRA, he has held key roles in both the policy and strategic insights teams.

Prior to commencing at APRA, Wayne was a key member of Treasury's Retirement Income Policy Division. Working in Treasury for over 10 years, Wayne worked closely with Parliament, Government, Industry representative bodies, regulators and other key stakeholders to develop and implement key superannuation policy reforms including the Improving Accountability and Member Outcomes, Protecting Your Super and MySuper reforms.

Mr David Fairs

Executive Director, Regulatory Policy, Analysis and Advice, The Pensions Regulator, United Kingdom



Mr David Fairs was appointed Executive Director of Regulatory Policy, Analysis and Advice on 2 July 2018, having previously been a senior partner in KPMG's Pension Practice. He is responsible for the development of policy for TPR and has oversight of TPR's professional advisers including lawyers, actuaries, investment advisers and business analysts.

He is co-chair of TPR's Diversity and Inclusion Committee and a member of the cross-Government Portfolio Committee overseeing the introduction of the Pensions Dashboard. He is the responsible Executive for climate change and ESG within TPR and a member of HM Treasury's TCFD Senior Steering Board, the Stakeholder Stewardship Working Group, the Working Group on Productive Finance and the Climate Financial Risk Forum. He is also a member of the Joint Forum for Actuarial Regulation and chairs the Pensions Working Group.

David is a former Chairman of the Association of Consulting Actuaries and Director of the Association of Consulting Actuaries Limited, a former Council member of the International Actuarial Association and the inaugural Chairman of the Joint Industry Forum for Workplace Pensions. He was also a Council member of the Society of Pension Consultants and a former Chairman of the Actuaries Club.

David is also Chair of the Genomics Development Board for Sarcoma UK, an advisory Board member of the Association for Business Psychologists and the Department of Mathematical Sciences at Essex University and a Governor of the Pensions Policy Institute.

Session IV: ESG integration in investment: approaches that pension funds, regulators, and supervisors can take

MODERATOR

Mr André Laboul

IOPS Chief Policy Advisor



Mr André Laboul is the Chief Policy Advisor of the International Organisation of Pension Supervisors.

Until very recently, Mr Laboul was the IOPS Secretary General, a position he held since inception of the IOPS in 2004. He was also the Senior Counsellor to the Director of the OECD's Directorate for Financial and Enterprise Affairs and Special Financial Advisor to the OECD G20 Sherpa, covering financial issues related to G20, G7 and APEC, and the OECD Coordinator for sustainable infrastructure.

Mr Laboul chaired from 2008 to 2021 the International Network on Financial Education (INFE) of whom he is still senior policy advisor and was the Managing Editor of the Journal of Pension Economics and Finance, edited by Cambridge University Press.

Mr Laboul who is currently engaging in various academic positions as lecturer and advisor (Dauphine University, Science Po, EDHEC) is both an Economist and a Lawyer, with degrees from the universities of Liège and Louvain-La-Neuve.

SPEAKERS



Dr Pablo Antolín

Principal Economist, Head, Private Pensions Unit, Deputy Head of OECD Insurance, Private Pensions and Financial Markets Division



Dr Pablo Antolin is Principal Economist, Head of the Private Pensions Unit and Deputy Head of the OECD Financial Affairs Division. He manages the research and policy programme of the OECD Working Party on Private Pensions (<http://www.oecd.org/daf/fin/private-pensions/>), WPPP, a body that brings together policymakers, regulators and the private sector of almost 40 countries around the world. His work covers issues related to the operation and regulation of funded retirement income systems.

The WPPP work aims at providing policy makers with policy guidelines to improve retirement outcomes. It focuses on the design of asset-backed pension systems, its contribution to retirement income adequacy, and the regulatory framework. The work includes collecting and disseminating standardised pension fund statistics, the OECD Core Principles of Private Pension Regulation, and the OECD Recommendation for the Good Design of DC Pension Plans. The main publications are the OECD Pensions Outlook, Pension Markets in Focus, Countries' Pension Reviews, and monographs on specific retirement issues.

	<p>Antolín has a PhD in Economics from the University of Oxford and an undergraduate degree in Economics from the University of Alicante (Spain).</p>
<p>Dr Srikanya Yathip</p> <p>Secretary General, Government Pension Fund of Thailand</p> 	<p>Prior to joining Government Pension Fund (Thailand) or GPF, Dr Srikanya Yathip spent more than 10 years studying and working in Japan and the United Kingdom. She joined GPF in 2010 and was appointed Secretary General in 2020.</p> <p>Dr Srikanya Yathip is at the forefront of responsible investing in Thailand. She introduced her vision that GPF should become the leader in ESG investing and initiatives in Thailand in 2019. Her successes include integrating PRI's ESG integration framework and OECD's responsible business conduct into GPF's investment process. She has also headed development of ESG valuation framework, formula and methodology - the project that got technical assistance from the World Bank.</p> <p>Moving GPF ahead towards SDG, she has initiated the revision of Strategic Asset Allocation of GPF to include both an investment paradigm shift and SDG compliance. Her current project, through cooperation with UN Financial Initiatives, is developing the Human Rights heatmap and common Human Rights integration framework for the Thai capital market.</p>
<p>Mr Ali Khawar</p> <p>Principal Deputy Assistant Secretary, Department of Labor, the United States</p> 	<p>Mr Khawar was sworn in on January 20, 2021 as the Principal Deputy Assistant Secretary for the Employee Benefits Security Administration. In March 2021, President Biden named him Acting Assistant Secretary, a title he held until September 2022. As Principal Deputy Assistant Secretary, he directly supervises the agency's three primary regulatory offices, and serves as the Assistant Secretary's alter ego. He has extensive government experience, and has previously served in a variety of roles at the Department, including as an EBSA investigator, in EBSA's Office of Enforcement, as EBSA's Chief of Staff in two Administrations, and as a Counselor to the 26th Secretary of Labor, Thomas E. Perez.</p> <p>Mr Khawar has a bachelor's degree from the Johns Hopkins University and a law degree from Emory University School of Law.</p>

Session V: Digitalisation in pensions

MODERATOR

Mr Mono Phukon

Chief General Manager, Pension Fund Regulatory and Development Authority of India (PFRDA)



Mr Mono Phukon Gogoi Phukon is the Chief General Manager at Pension Fund Regulatory and Development Authority (PFRDA) that regulates National Pension System (NPS) in India. With Mono's tenure of over 11 years at PFRDA, he held key roles in both policy and operations verticals of fund management by Pension Funds, recordkeeping operations, functioning of NPS Trust and presently engaged in promotions and development of voluntary pensions.

Prior to joining PFRDA, Mono worked with IDBI Bank and Corporation Bank and has rich banking experience of 12 years in the field of Credit Appraisal, Bancassurance and Alternate Service Delivery Channels. He started his career with Nestle India in the year 1998.

Mono holds a graduate degree in Commerce and Master of Business Administration from Gauhati University (India) and is a Certified Associate of the Indian Institute of Bankers.

SPEAKERS


Mr Uluç İçöz

Vice Chairman, Department of Private Pensions, Insurance and Private Pension Regulation and Supervision Authority (IPRSA), Türkiye



Mr Uluç İçöz started his career at the Turkish Treasury where he worked as part of the insurance supervision unit from 1997 to 2001. He joined the private pensions team at the Turkish Treasury in 2003, where he led several key projects including the recent reforms concerning the transition to the state matching contribution system (2013) and the auto-enrollment reform. (2016). Uluc has carried out several national and international duties in addition to his role as the head of private pensions. His duties included membership of the Bureau of the OECD Working Party on Private Pensions, membership of the executive committee of the IOPS, and membership of the Board of Directors of the Turkish Monitoring Center.

He holds a B.S. Degree in Business Administration from Hacettepe University as well as an M.S. Degree in Risk Management & Insurance from Georgia State University where he was granted the 2003 Graduate Student of the Year Award. His academic work regarding insurance and private pensions includes papers presented at National and International Statistics Congresses as well as co-authoring of some book chapters.

	<p>Since 2020, Uluc has been holding the position of Vice-President within the Insurance & Private Pensions Regulatory and Supervisory Authority of Turkey.</p>
<p>Dr Mike Orszag</p> <p>Head of Research, Willis Towers Watson</p> 	<p>Dr Mike Orszag is head of research at Willis Towers Watson, the global actuarial and risk management firm. He joined the firm in 2001</p> <p>Mike's research interests are in pensions, personnel economics, risk management and insurance, life insurance, labour economics, economics of employee benefits. He worked on projects recently involving quantum computing and risk management, electronic trading/modularisation of risk and new approaches to decision making under uncertainty. He also has interests in China and speaks/reads/writes in Chinese.</p> <p>He is a founding editor of the Journal of Pension Economics and Finance (published by Cambridge University Press in cooperation with the OECD and IOPS) and a co-editor of the Oxford Handbook of Pensions and Retirement Income (Oxford University Press)</p> <p>Mike has started and managed commercial research groups in five locations including India, China and Uruguay. He has a Ph.D. from the University of Michigan in economics and an AB from Princeton University in economics.</p>

Closing remarks:

<p>Mrs Júlia Čillíková</p> <p>Executive Director for Regulation and Consumer Protection, National Bank of Slovakia, and Chair of the OECD Working Party on Private Pensions</p>	<p>Please see her biography attached in Opening address & remarks.</p>
<p>Mrs Flore-Anne Messy</p> <p>Secretary General of the International Organisation of Pension Supervisors (IOPS)</p>	<p>Please see her biography attached in session 2.</p>

Head of Consumer Finance, Insurance and Pensions Division of the Organisation for Economic Co-operation and Development (OECD) Executive Secretary of the OECD International Network on Financial Education (INFE)	
Mr Brendan Kennedy Chair of the IOPS Technical Committee Chief Executive and Pensions Regulator, The Pension Authority, Ireland	Please see his biography attached in session 3.