



# 2022 Annual Conference

May 16 –18 | Washington, DC | Hybrid Event

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## 2022 FINRA Annual Conference Speaker Biographies

**Gabriela Agüero** is Director in FINRA's Corporate Financing Department. In her role, she oversees the Public Offering Review (POR) program. The POR group is responsible for the review of a wide array of filings and the interpretation and application of FINRA's rules that regulate underwriting activities and conflicts of interests in public offerings. Ms. Agüero began her career at FINRA when she joined NASD in 2000. She has an MBA from the John's Hopkins Carey Business School in addition to an undergraduate degree in Finance as well as designation as a FINRA Certified Regulatory and Compliance Professional™ (CRCP™) Program at Wharton.

**Surabhi Ahmad** is Vice President, Compliance at Ameriprise Financial. She leads a global team charged with the compliance review of advertising, marketing and communication materials for Ameriprise and its insurance and asset management businesses, RiverSource and Columbia Threadneedle Investments. She also leads a team of compliance professionals supporting the distribution of U.S. and global products for Columbia Threadneedle through intermediary and institutional channels. Based in Boston, Ms. Ahmad joined Ameriprise Financial in 2011. She has spent the last 24 years in risk- and compliance-related roles within the financial services industry including leadership roles at State Street Global Advisors and Fidelity Investments. She has also worked at international firms in Singapore and India supporting clients with trade finance, immigration and corporate law needs. Her diverse and international experience has enabled her to provide a global perspective to the multiple organizations she's been a part of. Ms. Ahmad received a B.S. from Calcutta University and a Professional Law Certification from the Delhi C.S. Institute in India. She holds the Series 7 and Series 24 securities license with FINRA.

**Brad Ahrens**, Senior Vice President of Advanced Analytics, oversees FINRA's analytics strategy and implementations—including machine learning, artificial intelligence and data visualization—to further enable investor protection and safeguard the financial markets. He also chairs FINRA's Advanced Analytics Leadership Team, which is charged with identifying and deploying analytics opportunities that will maximize the benefits to investors, member firms, and FINRA. Before joining FINRA in September 2021, Mr. Ahrens spent more than 20 years at Charles Schwab. Most recently, he served as Vice President of Risk Technology, Analytics and Change for the firm's Enterprise Risk Management department. In that role, Mr. Ahrens oversaw the development, testing and implementation of applications used across Charles Schwab's risk management and compliance programs. He also led the Risk Analytics Team providing data engineering and business intelligence to risk partners. Before assuming that role, he worked in various other compliance positions at the firm with a focus on surveillance, sales practice, operations, digital, financial crimes, and building collaborative partnerships to bridge the gap between regulation and technology. Mr. Ahrens holds a BA in International Relations from the University of Wisconsin-Madison.

**Brad Anderson** is the Chief Compliance Officer at DFIG Investments, a small retail dual-registrant headquartered in Salt Lake City, UT. DFIG is known within the industry for expertise in alternative investments. Mr. Anderson is the co-founder of the SLC Compliance Roundtable and an advocate for professional development within the securities compliance industry. Mr. Anderson serves on the editorial board of the NSCP Publications Committee, in addition is FINRA's West Region District 3 representative. Over the course of his career including compliance and supervision roles at Fidelity and a tour in the United States Marine Corps. Mr. Anderson has taken what he has learned and applied to become a more effective compliance professional. In particular, Mr. Anderson has a keen appreciation for the human element in compliance.

**James Angel, Ph.D., CFA** is an associate professor of finance at the McDonough School of Business at Georgetown University who specializes in financial market structure. His interests include fintech, cryptocurrencies, and payments. He has visited more than 70 stock and commodities exchanges around the world in his quest to learn the details of how markets really operate. Professor Angel has served as a Visiting

Academic Fellow in residence at the National Association of Securities Dealers (NASD – now FINRA) and also as a visiting economist at the Shanghai Stock Exchange. He served as chairman of the Nasdaq Economic Advisory Board and later on the board of directors of the Direct Edge stock exchanges prior to their acquisition by BATS Global Markets. He is now the Academic Director of the FINRA CRCP® program. Professor Angel is a co-inventor on 12 fintech patents. He has testified six times before Congress about issues relating to the design of financial markets. In addition, he has been quoted in thousands of media articles and has appeared numerous times on radio and television. He began his professional career as a rate engineer at Pacific Gas and Electric, where he worked on FERC and CPUC related issues in electricity regulation. After earning his MBA at Harvard, he worked at BARRA (later part of Morgan Stanley) where he developed transactions cost prediction and equity risk models used in portfolio management. Professor Angel earned his B.S. from the California Institute of Technology, his MBA from Harvard Business School, and his Ph.D. from the University of California at Berkeley. He has been a professor at Georgetown University since 1991. From 2012 to 2014 he was a visiting associate professor at the Wharton School of the University of Pennsylvania. The courses he has taught include Capital Markets, World Equity Markets, Investments, as well as Complex Financial Instruments and Derivatives.

**Aaron Archer** is an associate director in Business Development and Innovation, FINRA, CRED. His responsibilities include the management of CRED's user testing and training programs. In addition, Mr. Archer contributes to projects tied to CRED initiatives, such as systems transformation and the revision of uniform registration forms. Previously, he served as a principal business analyst in CRED's Product Management and Registration Services & Operations units where he partnered with Technology to test upgrades and enhancements to Web CRD, IARD, FINRA's Entitlement application, BrokerCheck, Disciplinary Actions, and Awards Online systems. Mr. Archer began his career with FINRA (then NASD) in 2002.

**Brita Bayatmakou** is Senior Director in FINRA's National Cause and Financial Crimes Detection Program where she leads the Cyber and Analytics Unit. Her team's mission is to assess and enhance member firms' cyber controls, support firm examination teams, and conduct complex investigations in the cybersecurity and cyber-enabled fraud disciplines, including crypto-related assets. Additionally, she leads the department's data analytics and technology strategy, which helps to proactively target top financial crime-related threats. Ms. Bayatmakou joined FINRA from Charles Schwab where she built out several functions within the Financial Crimes Risk Management organization including an intelligence team that analyzed and identified emerging and complex fraud, AML and sanctions evasion trends. She also led a team that focused on financial crime threat detection through the use of data science and advanced analytics. Reflecting her AML expertise, Ms. Bayatmakou served as the BSA/AML Officer of Schwab's Mutual Funds, ETFs, Worldwide Funds PLC and Charles Schwab Futures, Inc. Ms. Bayatmakou has authored/co-authored several publications related to financial crimes, cybersecurity, and AML topics. She holds two Masters Degrees, is a Certified Financial Crimes Specialist (CFCS), and Certified Anti-Money Laundering Specialist (CAMS). In addition to English, Ms. Bayatmakou speaks French, Farsi, and Arabic.

**Chairman Rostin Behnam** was sworn in as the CFTC's 15th Chairman on January 4, 2022 after being unanimously confirmed by the U.S. Senate. President Biden nominated Chairman Behnam to lead the agency. Previously, Chairman Behnam served as CFTC Commissioner since September, 2017. The members of the Commission elected Commissioner Behnam as Acting Chairman effective January 21, 2021. Since joining the CFTC, Chairman Behnam has individually and as sponsor of the CFTC's Market Risk Advisory Committee (MRAC) advocated for the CFTC to use its authority and expertise to ensure the derivatives markets operate transparently and fairly for participants and customers, and innovate responsibly to address evolving market structures and products and the emergence and movement of risk across clearinghouses, exchanges, intermediaries, market makers and end-users within an appropriate oversight framework. Through his MRAC sponsorship, Chairman Behnam convened leading market experts and public interest groups to engage in public dialogue on such timely issues as global interest rate benchmark reform, central counterparty (CCP) risk and governance, evolving market structures, and since the summer of 2019, climate-related market risk. Recognizing that weather and climate present risks to economic productivity, financial stability, and household wealth, especially in low-to-moderate income and historically marginalized communities, Chairman Behnam led the creation of the Climate-Related Market Risk Subcommittee to examine climate-related impacts on the financial system. The Subcommittee's efforts resulted in the September 2020 release of the report [Managing Climate Risk in the U.S. Financial System](#), the first of-its-kind effort from a U.S. government entity. Chairman Behnam followed its release with testimony before the House Select Committee on the Climate Crisis and presentations in other venues focused on climate-related market risk and incorporating sustainability resilience into our financial systems.

One of his first actions since leading the commission was to establish the first-ever Climate Risk Unit (CRU) to support the agency's mission by focusing on the role of derivatives in understanding, pricing, and addressing climate-related risk and transitioning to a low-carbon economy. Comprised of staff from across the CFTC's operating divisions and offices, the CRU represents the agency's next step in response to what has become a global call to action on tackling climate change. During his time as Commissioner, Chairman Behnam also spearheaded efforts to invigorate internal discussions on agency-wide diversity and inclusion initiatives. He remains committed to ensuring that the CFTC remains vigilant in building and maintaining an inclusive workforce, supportive of employees and reflective of the diversity in the markets it oversees and the public it serves. Chairman Behnam's arrival at the CFTC followed extensive experiences in financial and agricultural markets. As Senior Counsel to Senator Debbie Stabenow of Michigan, Chairwoman of the U.S. Senate Committee on Agriculture, Nutrition, and Forestry, he primarily focused on policy and legislative matters related to the CFTC and the U.S. Department of Agriculture, agencies within the direct jurisdictional purview of the Committee. Chairman Behnam's major responsibilities included advising Senator Stabenow on the implementation of the Dodd-Frank Wall Street Reform and Consumer Protection Act and related matters affecting the Treasury Department, the U.S. prudential regulators, and the Securities and Exchange Commission. After graduating from Georgetown University, Chairman Behnam worked as a proprietary equities trader in New York City before pursuing a Juris Doctorate at Syracuse University. During his legal studies, Chairman Behnam interned with the CFTC's Division of Enforcement in the New York Regional Office. Upon graduation, he returned to his home state of New Jersey and joined the Bureau of Securities within the state's Office of the Attorney General. Following his time with the Bureau of Securities, Chairman Behnam practiced law in New York City. Chairman Behnam lives in Baltimore with his wife and three daughters.

**Ornella Bergeron** is Senior Vice President and Firm Group Leader for FINRA member firms assigned to the Diversified, Carrying and Clearing, Retail, and Capital Markets firm groupings. In this capacity, she has responsibility for the Single Points of Accountability and Risk Monitoring Program teams for these firms, which includes the assessment of financial, operational, business conduct, and trading risks. She and her team are also responsible for coordinating with Examination Program Management on the strategy and execution of related examinations. Prior to this role, Ms. Bergeron was a Unit Leader in the Risk Oversight and Operational Regulation group of Member Supervision responsible for the Risk Monitoring and Financial and Operational examinations of approximately 200 of FINRA's largest member firms. She has been with FINRA since its inception in 2007. Prior to joining FINRA, she spent 19 years in the Division of Member Firm Regulation at the New York Stock Exchange in Risk Monitoring management and examination roles. Ms. Bergeron holds a BBA in Finance from Iona College.

**Keith Bettencourt** has been with FINRA as Exam Manager since 2017 in the Long Island Office and Retail Firm Grouping before joining the Cybersecurity team in 2020. Prior to FINRA, Mr. Bettencourt was most recently a Compliance Director at First Empire Securities, Inc. an institutional fixed income BD, and before that worked in the Compliance Department at Capital One Investing for seven years. There he held several positions including serving as its Chief Compliance Officer in 2016, where he was responsible for the traditional bank-BD and self-directed online (f/k/a Sharebuilder) platforms. Mr. Bettencourt led several technology-based efforts while at Capital One, including acting as Data Steward for the firm's compliance applications, leading the compliance and regulatory governance (GRC) efforts, implementation and ongoing monitoring of the firm's vendors, and served as compliance advisor on the firm's agile technology development teams. Prior to Capital One, Mr. Bettencourt held compliance and supervisory positions at HSBC Securities, and was a Sales Practice Review Unit examiner on the Risk Team at NYSE Regulation in 2006. Mr. Bettencourt's career in supervision and compliance began at Edward Jones in St. Louis in 2003 where he supervised approximately 125 RRs while also performing branch inspections. He has held other operational and sales positions with SWS Securities, First Union Securities, and PaineWebber. Mr. Bettencourt graduated from Oswego State University with a Bachelor of Arts in Public Justice. He holds CISA, CAMS, and CFE designations, and has also served as an industry arbitrator with FINRA Dispute Resolution. He also holds an Information Security and Risk Management certificate program from the University of Washington.

**Belinda Blaine** is Managing Director and Head of Compliance Regulatory Strategy for the Institutional Securities business of Morgan Stanley. She previously served as the Chief Compliance Officer of Morgan Stanley & Co. LLC. Before joining Morgan Stanley's London office in 2002, Ms. Blaine held several positions at the U.S. Securities and Exchange Commission (SEC), including Counsel to the Chairman and Associate Director of the Division of Trading and Markets. As Associate Director, she was responsible for overseeing the regulation of the U.S. national market system. Ms. Blaine is a member of the FINRA Statutory

Disqualification Committee and the SIFMA Compliance and Regulatory Policy Committee. She previously served as a member of FINRA's National Adjudicatory Council and Market Regulation Committee. She received her J.D. from UCLA School of Law and her B.A. from Pomona College, and she is a member of the California bar.

**Terrence Bohan** is Vice President of Investigations for FINRA's Department of Enforcement. In this capacity, Mr. Bohan manages Enforcement investigators throughout the country as they investigate potential securities violations and, when warranted, bring formal disciplinary actions against firms and their associated persons. Mr. Bohan also oversees Enforcement's Data Analytics team and the Forensic Investigations and Litigation Support group, which supports FINRA's use of forensic tools and e-discovery technologies. Before he joined FINRA in 2018, Mr. Bohan spent more than 23 years with the SEC's New York Regional Office's broker-dealer inspection program, primarily as a cause examination manager. In that role, Mr. Bohan identified and developed cases involving fraudulent securities offerings, manipulations, Ponzi schemes, unregistered securities distributions, money laundering, and egregious sales practice schemes. He has worked extensively with law enforcement in the New York area, including the U.S. Attorney's Office, Federal Bureau of Investigation, Internal Revenue Service, Postal Inspection Service, and Manhattan District Attorney's Office. Mr. Bohan received his Bachelor of Science degree in finance from Fordham University.

**Shelly Bohlin** is President and Chief Operating Officer of FINRA CAT LLC, a subsidiary of FINRA that is the Plan Processor for the Consolidated Audit Trail (CAT). She also co-chairs the CAT Industry Member Technical Specifications Working Group. In addition, Ms. Bohlin served on the CAT Plan Participant Leadership Team until FINRA was selected as the CAT Plan Processor. Previously, Ms. Bohlin was Vice President in the Quality of Markets Section of FINRA's Market Regulation Department. She oversaw the Market Analysis and Audit Trail Group, which is responsible for monitoring member-firm compliance with FINRA rules and federal securities laws related to market making, order handling, trade reporting and FINRA's Order Audit Trail System (OATS). She is a Certified Public Accountant and has a B.S.B.A. in Finance and Accounting from the University of Arkansas.

**Suzanne L. Bond** is a highly regarded Chief Compliance Officer with a demonstrated track record for over 25 years in various sectors of the financial services industry. She began her career with a national wire house in fixed income and futures, and further expanded her expertise across regional and independent broker/dealers, and registered investment advisory firms where she has held positions in sales, marketing and compliance. In her current role as Senior Vice President, Chief Compliance Officer of Inland Securities Corporation, the affiliated dealer/manager of Inland Real Estate Investment Corporation, Ms. Bond contributes her skills in areas of business governance and risk management, investment management practices, alternative investment markets, and compliance management. She is a strong influencer to senior business stakeholders, assisting with strategic planning, operational procedure, employee compensation, and technology systems development. Prior to joining Inland, Ms. Bond served as Vice President and Director of Supervision for the Capital Markets Group at Wedbush Securities. Prior to that, she served as Chief Compliance Officer for a number of independent broker/dealers and investment advisory firms, both retail and institutional. In January 2020, Ms. Bond was appointed to the Financial Industry Regulatory Authority ("FINRA") Midwest Region Committee for a three-year term. She is a frequent panelist/guest speaker at national industry events including the inaugural SEC Compliance Outreach Program. Ms. Bond holds a B.S. in International Business from Union Institute & University and a Master of Jurisprudence, Business Law from Loyola University Chicago. She is fluent and/or conversant in six languages, and holds FINRA Series 7, 24, 63, 66, 79, and 99 licenses.

**Karen Braine** leads the FINRA Insider Trading Investigations Team which conducts surveillance and investigations for the entire U.S. marketplace. Ms. Braine started her career in financial services in 1993 and joined FINRA in 2007 as an Investigator. Ms. Braine received her undergraduate degree from Western Kentucky University, and holds the CRCP®, CFE and ACAMS designations.

**Brooks Brown** is Senior Director, National Cause and Financial Crimes in FINRA's Atlanta Office. Mr. Brown has been with FINRA since 2001 and currently oversees the High-Risk Representative Program. Mr. Brown is responsible for directing the identification and examination efforts related to registered representatives exhibiting elevated risk to investors. Previously, Mr. Brown served as an Associate District Director and Examination Manager as part of the Atlanta Office's firm examination program, overseeing examiners who conducted cycle examinations for compliance with FINRA and SEC rules. Prior to joining FINRA, Mr. Brown worked with Trustmark National Bank in Jackson, Mississippi as an equity analyst in Trustmark's Trust Department. Mr. Brown is a graduate of Millsaps College in Jackson, Mississippi, and has

a Master of Business Administration Degree from Millsaps College's Else School of Management. Mr. Brown also earned the Certified Regulatory and Compliance Professional designation from the Wharton School in 2013.

**Lance Burkett** is Senior Director of Risk Monitoring in the FINRA Denver Office. He began his securities industry career in 1993 as a Securities Fraud Investigator for the State of Arizona Securities Division, working exclusively on fraud cases involving broker-dealers. Later, at a FINRA member firm, he was responsible for supervising Producing Branch Managers and Field Representatives as the Field Compliance Director. Throughout his tenure with FINRA, Mr. Burkett has held positions ranging from Compliance Examiner, District Director and now Senior Director - Risk Monitoring, responsible in overseeing the Risk Monitoring team and coordinating with the Examination Program Management on the execution of examinations of Member firms in the retail space. Mr. Burkett earned his Certified Regulatory and Compliance Professional™ designation through the FINRA Institute at Wharton and has developed content and presented at several FINRA Institute class offerings.

**Brian Callery, CFP®, AAMS®** is Partner and Regional Leader for Edwards Jones. For almost 20 years, Edward Jones General Partner Mr. Callery has served investors as a financial advisor. Specializing in preparing for and living in retirement, as well as wealth transfer strategies for leaving a legacy, Mr. Callery is a frequent speaker on retirement transition readiness for both federal agencies and international organizations. In addition to serving clients, Mr. Callery has served as a Regional Leader for the past five years. As a Regional Leader, Mr. Callery is responsible for the guidance and support to a network of approximately 65 branch teams in the Washington D.C. metropolitan area. Mr. Callery began his career with Edward Jones in the firm's St. Louis headquarters, where he worked in a variety of areas within the firm. After building his own business, he turned his attention to helping other financial advisors enhance and expand their client relationships by serving in a variety of leadership roles. Mr. Callery also helped develop the firm's Culture of Compliance Leader (CCL) role, which is a field-based role, held by a financial advisor. As a part of regional leadership teams, CCLs lead the development and implementation of strategies, connected to the firm's purpose, that effectively preserve and strengthen the firm's culture of compliance and core values within their regions. Mr. Callery holds a bachelor's degree in business administration-finance from the University of Richmond and CFP® and AAMS® professional designations.

**Roel C. Campos** is senior counsel in the firm's Washington, DC, office. Mr. Campos' practice consists of advising senior management and boards in their most sensitive and complex issues. His practice often involves conducting internal investigations and defending matters involving financial regulators, such as the SEC, DOJ, CFTC, and FINRA. He also advises boards on items such as cybersecurity, governance, cryptocurrency and proposed rulemakings by financial regulators. Beginning in 2002, Mr. Campos was appointed twice by President George W. Bush and confirmed by the US Senate as a Commissioner of the SEC, serving until 2007. During his tenure, Mr. Campos presided over hundreds of complex enforcement cases and rulemakings, involving the full range of federal securities laws. Prior to being appointed to the SEC, Mr. Campos raised venture capital with partners, was a senior executive and operated a radio broadcasting company. He began his career after graduating from the US Air Force Academy and served as an officer for five years. After attending Harvard Law School, he worked in Los Angeles for major law firms as a corporate transactions/securities lawyer and litigator. Mr. Campos served in the US Attorney's Office in Los Angeles. He prosecuted major narcotics cartels and, in a celebrated trial, convicted several kingpin cartel members for the kidnapping and murder of a DEA.

**Alan Carlisle** is Enterprise Chief Compliance Officer at SoFi and is responsible for the oversight of the compliance management program for SoFi Technologies, Inc. (Ticker: SOFI) and all of its subsidiaries. With almost 25 years of experience in the financial services industry and capital markets, Mr. Carlisle has worked with a broad array of broker dealer business models, including FinTech, Independent, Retail and Institutional firms. His expertise lies in design and implementation of risk and compliance controls, application of existing regulatory frameworks to innovative technologies, and assessing the overall strengths and weaknesses of compliance approach and discipline. He holds the Series 4, 7, 9, 10, 24, 27, 53, 55, 63, 65, 79 and 99 securities licenses, as well as the CRCP®, CRCM, CAMS, CAFF, CGSS, CIPP/US, CIPM, CCIM, and LEED AP BD+C/O+M credentials.

**Brian Carter** is Vice President of Technology for Sigma Financial Corporation and Parkland Securities, LLC. He joined the firm in early 2021 to lead the effort to modernize and transform their technology platform. Mr. Carter brings a passion for implementing technology that helps organizations and people be more effective. How can we create solutions that allow people to shift their time from doing lower-value work to higher-value

work? In the Post-COVID World with people working remotely, how do we allow them to do their work effectively while mitigating the constant cybersecurity threats posed by bad actors? These are some of the questions Mr. Carter thinks the most about. He began his 20 plus years of experience in financial services technology as a programmer tasked with building a new commission processing system for National Planning Holdings, a broker dealer network formerly owned by Jackson National Life. From there he moved into various leadership roles, gaining experience in a wide range of technology disciplines. Mr. Carter earned an MBA from Vanderbilt University in 2014, which was a catalyst to transforming his outlook on technology to be more business focused.

**Robert Chao** is Senior Director, FINRA Member Supervision. He is responsible for firms in the Retail-Fintech and Retail-Carrying and Clearing groups. Mr. Chao is currently on the Correspondent Clearing committee, eFocus Redesign committee, and the Behavioral Science Working Group within FINRA. He was formerly a Surveillance Director and an Examination Director and has been at FINRA since 2009. Mr. Chao joined FINRA from UBS Financial Services, Inc., where he worked from 2007 to 2009, serving as a Director responsible for financial and regulatory reporting. Prior to joining UBS, he was a Vice President in the Finance group at J.P. Morgan Securities Inc. He was with the NYSE from 1994 to 1997 as an Examiner in Member Firm Regulation. Mr. Chao received his Bachelor of Science in Finance at New York University and was previously a registered principal holding series 7, 9/10, and 27 licenses.

**David Chapman** is Vice President in the Market Regulation Department of FINRA where he manages the Market Analysis and Audit Trail teams. These teams are responsible for conducting investigations regarding various reporting and market structure rules. Prior to this position, Mr. Chapman managed the Market Manipulation Investigations and Trading Systems teams, where he led investigations into various market-based manipulative activities. Mr. Chapman has worked in the financial services industry for 29 years and has been with FINRA for the last 25 years. Mr. Chapman earned a B.B.A. in Accounting, M.S. in Finance, both from Loyola University Maryland, and a J.D. from the Columbus School of Law at Catholic University.

**Evan Charkes** is Managing Director and Associate General Counsel for Bank of America, and supports the US Merrill Lynch Wealth Management business, including as chief counsel to the firm's Private Wealth Management advisors. Mr. Charkes has spent a significant portion of his career supporting wealth management businesses, including at Citi, where he was a Managing Director and Deputy General Counsel for its Global Wealth Management business. Mr. Charkes started his career as a litigation associate in private practice in New York City. With respect to participating in industry organizations, Mr. Charkes has served on FINRA's National Adjudicatory Council and is a former member of the FINRA Compliance Advisory Committee and FINRA International Committee. Mr. Charkes also formerly served as the co-chair of the SIFMA Compliance and Regulatory Policy Committee and SIFMA Self-Regulation and Supervisory Practices Committee and has been a frequent speaker at the SIFMA Compliance & Legal Society annual seminar. Mr. Charkes also chaired the Insured Retirement Institute's Securities Committee and has contributed numerous articles to the *New York Law Journal* and *Wall Street Lawyer* regarding securities law. Mr. Charkes is a member of the Board of Directors of the Pro Bono Partnership, a non-profit organization that provides legal services to nonprofit organizations in Connecticut, New Jersey, and New York. Mr. Charkes is a graduate of Georgetown University Law Center and Columbia College.

**Lisa Colone** serves as Chief Counsel in FINRA's Enforcement Department. She joined FINRA in 2016 and served as Senior Regional Counsel until her promotion to Chief Counsel in May 2018. Prior to joining FINRA, Ms. Colone served as Deputy Chief of the Criminal Division at the U.S. Attorney's Office for the District of New Jersey. In that role, Ms. Colone supervised more than 35 Assistant U.S. Attorneys in the Office's Economic Crimes Unit, Asset Forfeiture and Money Laundering Unit, and General Crimes Unit. Prior to her promotion to the position of Deputy Chief, Ms. Colone served as the Chief of the General Crimes Unit at the U.S. Attorney's Office. Ms. Colone also served as the lead prosecutor on numerous criminal prosecutions. Ms. Colone graduated from the University of Virginia and the University of Virginia School of Law. Prior to joining the U.S. Attorney's Office, she was an associate at Cleary Gottlieb LLP. Ms. Colone also clerked for the Honorable Catherine C. Blake, U.S. District Judge for the District of Maryland.

**Christopher Cook** currently is Associate Director in FINRA's Office of the Ombudsman. The Office of the Ombudsman provides a neutral forum for FINRA constituents to voice their concerns about operations, enforcement, or other FINRA activities or staff. In his role as an Ombudsman, Mr. Cook conducts independent reviews of constituents' concerns and works toward the identification and evaluation of positive solutions for all parties involved. Mr. Cook returned to FINRA when he joined the Office in 2011. Previously, Mr. Cook was an independent consultant, providing regulatory compliance expertise to broker-dealers. He

fulfilled firms' commitments to have their programs revamped by an independent consultant in the wake of significant regulatory sanctions, and provided guidance regarding regulatory risk management, regulatory policies, and written supervisory procedures. Mr. Cook also helped firms prepare for SEC and SRO regulatory inspections. Prior to his tenure as a consultant, Mr. Cook was Director of Quality Assurance in FINRA's Member Regulation Department, where he focused on assessing and enhancing regulatory operations in the District Offices. In that role, he and his staff reviewed surveillance matters, examinations, and investigations to help ensure that regulatory violations were detected and appropriately addressed, as well as opportunities to improve procedures and training. Mr. Cook also co-managed an investigation of a dozen firms' mutual fund sales practices, which resulted in \$40 million in sanctions. Additionally, he was the primary liaison for SEC and FINRA Internal Audit inspections of the department. Mr. Cook has an MBA with honors from Hood College and a bachelor's degree in Economics from the University of Maryland. Mr. Cook also is a Certified Regulatory and Compliance Professional™ (CRCP™) since 2004.

**Robert W. Cook** is President and CEO of FINRA, and Chairman of the FINRA Investor Education Foundation. From 2010 to 2013, Mr. Cook served as the Director of the Division of Trading and Markets of the U.S. Securities and Exchange Commission. Under his direction, the Division's professionals were responsible for regulatory policy and oversight with respect to broker-dealers, securities exchanges and markets, clearing agencies and FINRA. In addition, the Division reviewed and acted on over 2,000 rule filings and new product listings each year from self-regulatory organizations, including the securities exchanges and FINRA, and was responsible for implementing more than 30 major rulemaking actions and studies generated by the Dodd-Frank and JOBS Acts. He also directed the staff's review of equity market structure. Immediately prior to joining FINRA, and before his service at the SEC, Mr. Cook was a partner based in the Washington, DC, office of an international law firm. His practice focused on the regulation of securities markets and market intermediaries, including securities firms, exchanges, alternative trading systems and clearing agencies. During his years of private practice, Mr. Cook worked extensively on broker-dealer regulation, advising large and small firms on a wide range of compliance matters. Mr. Cook earned his J.D. from Harvard Law School in 1992, a Master of Science in Industrial Relations and Personnel Management from the London School of Economics in 1989, and an A.B. in Social Studies from Harvard College in 1988.

**Todd J. Coppi** has been employed with FINRA for more than 22 years and is currently an Examination Director in the Boston Office. Prior to joining FINRA, Mr. Coppi was employed with Dreyfus Service Corporation (acting Branch Manager) and Morgan Stanley Dean Witter as a Financial Consultant. As Examination Director, Mr. Coppi is responsible for the execution of Member Supervision's examination program relative to a subset of firm types and business models, primarily those firm conducting retail sales, and manages a number of Member Supervision staff located throughout the Northeast. Mr. Coppi has a bachelor's degree in business administration from Mt. Ida College in Newton, MA and is also a graduate of the FINRA Institute at Wharton Certified Regulatory and Compliance Professional™ (CRCP™) program.

**Chris Covington** is the Joint Operations Manager at the Pandemic Response Accountability Committee (PRAC). He joined the PRAC in April 2021 after a brief stint at the Healthcare Fraud Prevention Partnership. Mr. Covington manages the PRAC Fraud Task Force which has 41 agents from 12 Offices of Inspector General. The task force is focused on Pandemic loan fraud involving the Paycheck Protection Program and Economic Injury Disaster Loan program. Mr. Covington retired from the U.S. Department of Health and Human Services Office of Inspector General in September 2020. During his 21-year career, he served as both a Special Agent and Assistant Special Agent in Charge. Mr. Covington is Phi Beta Kappa graduate of the University of Tennessee and holds a master's degree in political science from Vanderbilt University.

**Elisabeth Craig** is Senior Vice President & Deputy, FINRA, Registration and Disclosure (RAD). In this role, Ms. Craig is responsible for oversight of RAD Registration, Testing and Continuing Education. Prior to joining FINRA, Ms. Craig was most recently employed as Counsel at DCS Advisory, an investment banking firm with multiple offices throughout the U.S. Ms. Craig focused on all aspects of legal and compliance matters impacting the firm, which is a registered broker dealer. Prior to joining DCS Advisory in November 2016, Ms. Craig spent over a decade at Legg Mason in Baltimore, Maryland, holding a number of senior positions in different departments, including in Corporate Legal, where she focused on public company reporting issues, corporate governance and worked directly with the company's independent board of directors; Global Compliance, where she was responsible for corporate compliance and regulatory affairs; and Regulatory Affairs, where she oversaw the regulatory affairs and licensing and registration departments of the company's former retail broker dealer subsidiary. Prior to Legg Mason, Ms. Craig worked for Allfirst Bank in Baltimore, Maryland, where she served as the Chief Compliance Officer and Brokerage Counsel. Before working in-house, Ms. Craig worked in private practice in the Baltimore office of Saul Ewing, LLP, where she

was an associate in the securities litigation group. Ms. Craig received her Juris Doctor degree with honors from the University of Maryland School of Law and a Bachelor of Arts degree with honors from Skidmore College.

**Jen Crawford** is Vice President of Litigation in the Enforcement Department, responsible for overseeing Enforcement's nationwide litigation and appellate programs. Prior to assuming this role, she was a Hearing Officer in FINRA's Office of Hearing Officers. Ms. Crawford joined FINRA in 2012 and was a Director in Enforcement until 2018. Prior to joining FINRA, she was a Senior Counsel in the Division of Enforcement at the U.S. Securities and Exchange Commission where she investigated and litigated enforcement matters in federal court and in administrative proceedings. Ms. Crawford holds a B.S. in Finance from Seton Hall University and J.D. from Catholic University.

**Kris Dailey** is Vice President in FINRA's Office of Financial and Operational Risk Policy. Ms. Dailey is responsible for leading a team of professionals in developing and interpreting rules and providing policy advice to FINRA staff and member firms. Ms. Dailey's responsibilities span throughout several areas including broker-dealer net capital, liquidity management, accounting and financial reporting obligations, recordkeeping requirements, customer protection requirements, margin requirements and securities clearance and settlement operations, including prime brokerage and financing arrangements. Ms. Dailey's prior roles at FINRA included responsibility for the development of an automated data collection and analysis program in support of FINRA's financial and operational examinations of member firms, assessments of firms' quantitative market and credit risk measurement methodologies and new and continuing membership applications. Before joining FINRA, Ms. Dailey spent more than 15 years at NYSE Regulation, in staff and managerial positions responsible for the examinations and ongoing monitoring of member firms' financial and operational condition. Ms. Dailey received a B.S. in Finance from St. John's University and a M.B.A. from Fordham University.

**Kosha Dalal** is Vice President and Associate General Counsel for Legal Policy with FINRA's Office of General Counsel. In this role, she provides legal guidance on various policy initiatives and rule changes/interpretations including, supervision, firms and brokers with a history of misconduct, branch office/OSJ, remote inspections, customer account statements, membership application rules, ACATs, payments to unregistered persons and corporate actions. She has been with FINRA's Office of General Counsel since 2000. Prior to coming to FINRA, she was an associate with the law firm of Venable in Baltimore, MD, Kalkines Zall in New York, NY and Skadden Arps in New York, NY. Ms. Dalal holds a BA in Political Science and Economics from Barnard University and a JD from Brooklyn Law School. Ms. Dalal also serves on FINRA's Diversity Leadership Council, which is tasked with recommending steps and initiatives to help FINRA develop and implement a robust diversity and inclusion strategy.

**Pramit Das** is Director in FINRA's Advertising Regulation Department. In this role, his responsibilities include managing the Department's filings review program, operations, administration and, proprietary technology systems. He also provides education to members, FINRA staff and other regulatory staff and, participates in rule amendment and rulemaking projects as necessary. Prior to joining FINRA (fka NASD) in 1994, Mr. Das worked for Metropolitan Life Insurance Company and Arthur Andersen & Co. He holds an MBA in Finance from the University of Maryland, College Park, and an MA in Financial Economics from Clemson University, Clemson, South Carolina. He was also Series 7 and 63 registered.

**Gene C. Davis** is Director of FINRA's Fixed Income Specialist Team. The Fixed Income Specialist Team is responsible for conducting higher risk fixed income examinations and those of firms engaged in a material fixed income business. Mr. Davis has been with FINRA (formerly NASD) since February 1997 and has participated in numerous matters of member firms engaged in a myriad of fixed income business lines. Mr. Davis has completed the FINRA Institute at Wharton Certificate Program, obtaining the Certified Regulatory and Compliance Professional™ (CRCP™) designation in 2004.

**Shelly Davis** is Risk Monitoring Director with the Financial Industry Regulatory Authority, where she currently manages Risk Monitoring Analysts who focus on Retail Private Placements and Public Pooled Investment Vehicles. In this capacity, she is responsible a team of analysts and works to identify and address current and emerging risks at member firms. Ms. Davis has worked in the industry for over 23 years in various departments in the Nasdaq Stock Market and NASD/FINRA in Washington, DC, New York City, and New Jersey. Ms. Davis has a bachelor's degree from Wellesley College and is registered Certified Fraud Examiner with the ACFE.



**Maureen Delaney** is the Chief Hearing Officer at FINRA. She has been a Hearing Officer in FINRA's Office of Hearing Officers since 2009. Prior to joining the Office of Hearing Officers, she served as Senior Counsel in FINRA's Department of Enforcement in Washington, D.C. Before joining FINRA, Ms. Delaney was a trial attorney with the U.S. Department of Justice, Civil Division, Commercial Litigation Branch. She received her law degree from the Washington College of Law, American University, and a B.S. degree from the University of Delaware. Ms. Delaney is a Certified Regulatory and Compliance Professional through the FINRA Institute at Wharton, University of Pennsylvania. She also is a Fulbright Scholar who taught courses pertaining to the U.S. legal system in South America. She is admitted to practice law in the District of Columbia, Maryland, and Delaware.

**Gene DeMaio** is Executive Vice President in FINRA's Market Regulation Department where he manages the Options Regulation section and the Trading & Execution examination firm grouping. Prior to joining FINRA, Mr. DeMaio was an Options Market Maker at the American Stock Exchange, and earlier worked as an attorney at the law firm of Kord Lagemann where he represented complainants in securities arbitration disputes. Mr. DeMaio is a graduate of Fordham Law and earned his LL.M at New York University.

**Danielle Derrick** is Associate Director in FINRA's Office of the Ombudsman. Ms. Derrick works informally with a cross-section of securities industry stakeholders, including broker-dealers, issuers, registered representatives, and investors to review and resolve concerns and complaints arising from examinations, investigations, arbitrations, and the disciplinary process. Ms. Derrick utilizes a wide variety of dispute resolution practices such as facilitation, and shuttle diplomacy to assist constituents and regulatory units resolve disputes. She also provides informal suggestions to departments on reviewing and updating internal policies, procedures and practices based on complaint trends. She also manages the output of the Office's internal and external visitor surveys to be able to identify and highlight the impact the Office has on the organization. Prior to joining the Office of the Ombudsman, Ms. Derrick worked in compliance at T. Rowe Price for eight years and worked in FINRA's Market Regulation Department for four years. During her employment with FINRA, she served as a subject matter expert on various SEC and FINRA Rules as well as developed and presented trainings on FINRA and SEC Rules to her team members related to Regulation NMS, Locked/Crossed, Order Protection, and Order Display Rules. In addition to her 15 years of industry experience, Ms. Derrick has been active with FINRA Employee Resource Group related activities. She served as the Co-Chair of FINRA's African American Network, where she developed and implemented the Fostering Achievement through Mentoring and Education program. She is also an active member of the FINRA Toastmasters club. Most importantly, she finds enjoyment in helping people and finds that FINRA is a great place to help investors as well as her fellow employees through her work in the Office of the Ombudsman. Within the Office of the Ombudsman, Ms. Derrick places an emphasis on recognizing and highlighting the impact the Office has on the organization. Ms. Derrick graduated from Morgan State University in 2003 with a Bachelor of Science in Finance.

**Patricia Dorilio** became Senior Director in the Membership Application Program (MAP) group in November 2021 as lead of the Capital Markets firm group where, as a member of the MAP leadership team, she is responsible for the management and assessment of membership applications, as well as leading and implementing the strategic direction of the MAP program for the Capital Markets firm groupings. Prior to becoming a Senior Director, Ms. Dorilio was an Associate Director in the MAP group where she oversaw a team of managers and examiners in the execution of the application review program, including expedited reviews where applicable, to determine applicants' satisfaction of standards for FINRA membership, and standards for firms' continuation of membership. That included the review and analysis of information and documentation relating to proposed business activities and securities products, and firms' structural and ownership changes. She has also completed the FINRA Excellence in Management Program at Wharton. Prior to joining MAP in 2011 as a MAP examiner, Ms. Dorilio was employed in the private sector, and immediately prior to that, held the position of Senior Special Counsel at the New York Stock Exchange. She began her career as an Assistant Attorney General in the New York State Attorney General's Office. Ms. Dorilio earned her Juris Doctor from the Maurice A. Dean School of Law at Hofstra University, and a B.A. in Political Science from Hofstra University. She is a member of the bar of the State of New York.

**Darline Dorvil** is Principal Examiner with Member Regulation at FINRA and has been with the Membership Application Program Group since 2016. Prior to joining FINRA, Ms. Dorvil worked in various compliance roles, including in insurance. Ms. Dorvil is a certified paralegal and holds a Bachelor of Science from St. John University.

**Samuel Draddy** is Senior Vice President in FINRA's National Cause and Financial Crimes Detection Program and head of FINRA's Insider Trading, Fraud and PIPEs Surveillance Units. Mr. Draddy joined FINRA in 2007 after more than seven years in the Division of Enforcement at the SEC. At the SEC, he was a Senior Counsel in the Division of Enforcement from 1999 through 2004, and then a Branch Chief in SEC Enforcement from 2005 through 2007. Prior to his tenure at the SEC, Mr. Draddy was a criminal prosecutor in the State's Attorney's Office for Baltimore County, MD, from 1994 through 1999. Mr. Draddy was also a Series 7 licensed registered representative at Paine Webber in 1993. Mr. Draddy received his bachelor's degree from Brown University in 1987 and law degree from New York Law School in 1993.

**Ann Duguid** is Senior Director in the Office of Financial and Operational Risk Policy. In this role, she works closely with FINRA's Member Supervision team providing both accounting policy and financial and operational interpretive guidance related to both introducing and clearing broker dealers. Prior to joining FINRA, Mrs. Duguid worked at J.P. Morgan & Co., where she held various positions, including legal entity controller of J.P. Morgan Securities LLC., regulatory reporting manager (SEA 15c3-1, 15c3-3 and CFTC regulatory reporting), line of business controller for U.S. futures and options clearing and global OTC derivatives brokerage businesses. A Certified Public Accountant with more than 25 years of experience, Ms. Duguid began her career as an auditor at Arthur Andersen & Co. She holds a BBA in Accounting and Management Information Systems from Loyola College in Baltimore, MD.

**Stephanie Dumont** is Executive Vice President, Market Regulation and Transparency Services. Working closely with the SEC and the exchanges, the Department conducts extensive oversight of the securities markets to protect investors and preserve market integrity. The Department combines examinations of member firms and innovative automated surveillance that assesses billions of market events each day to identify potential manipulation or fraud, and to supervise firms' compliance with FINRA rules and federal securities laws. The Department also brings transparency to the equity and bond markets to help investors make informed investment decisions and improve supervision by regulators and firms. Previously, Ms. Dumont was Senior Vice President and Director of Capital Markets Policy for FINRA's Office of General Counsel, where she was responsible for leading the development and interpretation of FINRA rules for market regulation, and providing legal and policy advice to FINRA management and staff. Among other areas, she was responsible for leading the policy and rulemaking legal team addressing trading and customer order handling practices, order audit trails and market structure for equity, options and fixed income securities. Ms. Dumont also supported the policy, rulemaking and regulatory reporting functions relating to FINRA's market transparency facilities and provided legal counsel for FINRA's participation in various National Market System Plans. Prior to joining FINRA's Office of General Counsel, Ms. Dumont was Director of Compliance for a broker-dealer compliance consulting firm. Prior to that position, Ms. Dumont conducted investigations for NASD's Market Regulation Department in areas such as insider trading, fraud, short selling and options. Ms. Dumont earned her B.S. in Finance and Management from the University of Virginia and her J.D. from the University of Virginia School of Law. She also earned her LL.M, with distinction, in Securities and Financial Regulation from Georgetown University Law Center.

**Catherine Dunn** is Examination Director in the Capital Markets Firm Examination Group within FINRA's Member Supervision Department. Ms. Dunn has been in this role since June 2020 and is based in the New Jersey Office. In this position, Ms. Dunn is responsible for leading a team of Examination Managers and Examiners who execute firm examinations. Ms. Dunn was an Examination Manager for 19 years in the New Jersey Office and has been associated with FINRA's Examination Program since joining FINRA in 1999. Previously, Ms. Dunn worked at Merrill Lynch as a Senior Accountant in Financial Reporting and as an Auditor in the banking industry. Ms. Dunn has a B.S. in Accounting from Rutgers University.

**Paxton Dunn**, Director, Risk Monitoring Standards, has spent more than 20 years in the financial services industry with 18 years at FINRA. In July 2020 Mr. Dunn began his current role, where he is responsible for management of centralized risk monitoring functions and ensuring policies and procedures are appropriate and consistent across FINRA's risk monitoring program. Prior to his current role, he was a Risk Monitoring Analyst in Dallas Office for 10 years and an examiner in the Dallas office for seven years. Before coming to FINRA, Mr. Dunn spent 18 months as an Account Executive for CitiStreet. In 2002, Mr. Dunn earned his BBA in Finance from Angelo State University. In May 2017 he became a Certified Anti-Money laundering Specialist (CAMS), and in June 2021 a Certified Fraud Examiner (CFE). Outside of FINRA, Mr. Dunn is involved with various charities, and is currently a Board Member for the Epilepsy Foundation of Texas.

**Noah Egorin** is senior director and product manager for Business Development & Innovation in FINRA's Credentialing, Registration, Education and Disclosure (CRED) department. He is responsible for leading

FINRA's effort to modernize and transform the products the industry utilizes to meet their registration and disclosure obligations. Mr. Egorin is also focused on utilizing FINRA's information, analyses, and unique role to create new products that benefit the financial services industry. Prior to his current role, Mr. Egorin led FINRA's Firm Compliance Tools unit where he focused on developing tools to assist broker-dealers with compliance activities. His efforts have focused on compliance tool offerings associated with variable annuity exams, mutual funds, and municipal bond disclosure. In this role, Mr. Egorin was responsible for the FINRA Report Center (and associated Report Cards), FINRA's Online Manual, and other interactive tools. He has also supported FINRA's efforts to syndicate investor education materials and develop data interfaces for FINRA systems. Prior to joining FINRA, Mr. Egorin served as group manager for the product planning practice of the Adrenaline Group, a Washington, DC-based consulting firm that assisted firms with commercial product development, and also spent time as program manager on the Microsoft Office team in Redmond, WA. Mr. Egorin holds a B.S. in computer science from Washington & Lee University.

**Douglas S. Ellenoff**, a member of Ellenoff Grossman & Schole LLP founded in 1992, is a corporate and securities attorney with a focus in business transactions, mergers and acquisitions and corporate financings. Mr. Ellenoff has represented public companies in connection with their initial public offerings, secondary public offerings, regulatory compliance, as well as strategic initiatives and general corporate governance matters. During his career, he has represented numerous broker-dealers, venture capital investor groups and many corporations involved in the capital formation process. In the last several years, he has been involved at various stages in numerous registered public offerings, including more than 100 financings and, with other members of his firm, hundreds of private placements into public companies (see PIPEs and Venture Capital), representing either the issuers of those securities or the registered broker-dealers acting as placement agent. Along with other members of his Firm, Mr. Ellenoff has been involved at various stages with over 370 registered blind pool offerings (commonly referred to as "SPACs"); In addition to our IPO experience with SPACs, he has been involved with more than 80 SPAC M&A assignments. The Firm represents nearly 70 public companies with respect to their ongoing 34 Act reporting responsibilities and general corporate matters. He also provides counsel with regard to their respective ongoing (SEC, AMEX and NASD) regulatory compliance. Mr. Ellenoff and the rest of the corporate department distinguish themselves from many other transactional lawyers on the basis of their ability to be part of the establishment of new securities programs, like PIPEs, SPACs, Registered Directs and Reverse Mergers, where the Firm's professionals have played leadership roles within each of those industries, assisting in the creation, formation and strategies relating to those financings, as well as working closely with the regulatory agencies; including the SEC and FINRA; and the listing exchanges – AMEX and NASDAQ. Mr. Ellenoff is routinely requested to be a panelist and presenter at industry conferences.

**Kimberly Flanders** is Associate Director in FINRA's Advertising Regulation Department. Her chief responsibility is managing staff members dedicated to the review of matters involving complex products and novel regulatory concerns. Ms. Flanders joined FINRA (f/k/a NASD) in March 1995 as an examiner in the Enforcement Department. She joined the Advertising Regulation Department in March 1996. In January 2001, Ms. Flanders joined Bisys Services as a senior advertising regulation consultant. Ms. Flanders returned to the Advertising Regulation Department in September 2001. Prior to joining FINRA, she was an investigator with the Resolution Trust Corporation. Ms. Flanders received a B.A. from the University of Georgia.

**Cindy Foster** is Vice President of the FINRA Membership Application Program and Statutory Disqualification. Ms. Foster provides strategic leadership to the group responsible for assessing the proposed business activities of potential and current member firms and evaluating applicants' financial, operational, supervisory, and compliance systems. Ms. Foster also oversees the assessment of applications for firms and individuals who are subject to statutory disqualification and making recommendations to approve or deny the applications to the National Adjudicatory Council. Prior to joining MAP, Ms. Foster had been FINRA's Ombudsman since 2009. In that role, Ms. Foster worked with a cross-section of securities industry to review and resolve concerns and complaints arising from examinations, investigations, arbitrations, and FINRA's disciplinary process. Prior to that role, Ms. Foster served in various capacities at FINRA, including as a Market Regulation senior analyst responsible for investigating manipulation and fraud in the over-the-counter securities markets, as Associate Director and Lead for the Order Audit Trail System (OATS) Member Firm Coordination Project, and as a Senior Director in Member Relations. In 2000, Ms. Foster joined a financial services software company, SunGard Trading Systems/BASS (STS), where she served in senior capacities, including Chief Compliance Officer and Executive Vice President, before rejoining FINRA in 2006. At STS she advised executive management on the impact of securities industry rules and regulations on the company's order management and trade execution systems and interfaced with

the firm's clients across a range of issues. Her role at STS grew over time to include responsibility for Product Management, Technology, and Client Services. Ms. Foster has Master of Business Administration and Master of Science degrees from the University of Maryland University College. She previously served on FINRA's Pension/401(k) Committee and is an inaugural member and former Chair of FINRA's Diversity Leadership Council. She also served as Executive Sponsor for FINRA's Latino Employee Relationship Group and as a member of FINRA's Racial Justice Task Force.

**Jason Foye** is Director of FINRA's AML Investigative Unit, a specialized team that conducts complex Anti-Money Laundering examinations, provides guidance to FINRA's examination and Enforcement staff in connection with AML-related matters, and provides education and training to FINRA staff and industry personnel throughout the country. Mr. Foye serves as an AML Regulatory Specialist within FINRA and is Certified Anti-Money Laundering Specialist and a Certified Fraud Examiner. Mr. Foye graduated from Florida State University with a Bachelor's degrees in Finance and Risk Management. Mr. Foye works from FINRA's Florida District Office, and has been with FINRA for 11 years.

**Cynthia Friedlander** is Senior Director of Fixed Income Regulation in FINRA's Office of General Counsel. Ms. Friedlander is responsible for directing the design, development and delivery of fixed income-related examination and policy guidance to FINRA staff, as well as to member firms, and is FINRA's primary liaison to the Municipal Securities Rulemaking Board and the Securities and Exchange Commission's Office of Municipal Securities. Ms. Friedlander represents FINRA at government agency, SRO, industry and advisory meetings and is a staff liaison to FINRA's Fixed Income Committee. She holds a B.A. in government from the University of Virginia and an M.B.A. with a concentration in finance from George Mason University.

**Michael Garawski** is Associate General Counsel, Regulatory Practice & Policy, with FINRA's Office of General Counsel. In this role, Mr. Garawski directs and manages the complete life cycle of the adoption of new regulatory requirements, and he advises the FINRA Board of Governors, FINRA advisory committees, and senior FINRA management on regulatory initiatives and rule changes. Previously, he served as Associate General Counsel in FINRA's Appellate Group and as Assistant General Counsel with the Commodity Futures Trading Commission. He is a graduate of Boston College and the George Washington University Law School.

**Leslie Gardner** is Managing Director and Associate General Counsel in J.P. Morgan's Investment Banking, where she co-heads its Global Banking Practice Group. She manages a large global group of lawyers and legal professionals supporting J.P. Morgan's Capital Markets, Wholesale Lending, M&A Advisory/Conflicts, Investment Banking Coverage, Research and Public Finance origination businesses. Ms. Gardner has held various roles at J.P. Morgan Chase and its heritage entities for the past 30 years. Ms. Gardner is actively involved in J.P. Morgan Civil Liberties pro bono program and is a member of J.P. Morgan's Equity Commitments, Fairness Opinion, Corporate Finance Advisory, Business Control and Reputational Risk Committees. She is a member of FINRA's Corporate Finance Lawyers Committee and previously served as Chair of SIFMA's Capital Markets Committee. Her team of lawyers won IFLR's "Americas In-house Equity Team of the Year" award for four years in recent years and she was named ILFR's "Americas Women in Business Law (In-house)" award recipient in 2014. Prior to joining J.P. Morgan, Ms. Gardner was a corporate lawyer at the New York law firm of Cahill Gordon & Reindel. Ms. Gardner holds a JD from New York University School of Law and a BA from Amherst College and graduated from The Nichols School in Buffalo, New York.

**Alexander C. Gavis** recently retired as Senior Vice President and Deputy General Counsel in the Corporate Legal Department of FMR LLC, the parent company of Fidelity Investments, one of the largest brokerage and mutual fund companies in the United States and the leading provider of workplace retirement savings plans. He managed a team of attorneys and professionals responsible for providing legal services to the firm's retail brokerage, stock plan and workplace retirement businesses. He also managed legal services for Fidelity's businesses involved in electronic and mobile commerce, start-up innovation, and social media. Mr. Gavis provided legal advice on all of Fidelity's national advertising and marketing initiatives. Prior to joining Fidelity in 1997, Mr. Gavis served as Assistant Counsel at the Investment Company Institute and as Senior Counsel in the Office of General Counsel at the U.S. Securities and Exchange Commission, both in Washington, DC. He also served as a judicial law clerk for The Honorable William T. Allen, Chancellor of the Court of Chancery for the State of Delaware. He has worked in investment banking in New York at Salomon Brothers Inc, handling mergers and acquisitions. Mr. Gavis received his J.D., *cum laude*, from the University of Pennsylvania Law School, where he served as Editor-in-Chief of the *University of Pennsylvania Law Review*, and his bachelor's degree, with High Honors and *Phi Beta Kappa*, from Swarthmore College. As

an adjunct professor at Suffolk University Law School, he currently teaches the class “Designing Thinking for Lawyers and Business Professionals” and has taught at the Stanford University Design and Law Schools and at Harvard Law School. He also holds a patent in the area of blockchain technologies. Mr. Gavis currently serves on FINRA’s FinTech Industry Committee and as chair of the Public Communications Committee, and as a past member of the E-Brokerage (chair) and Membership Committees and the Social Media (chair) and New Account Form Task Forces.

**Chair Gary Gensler** was nominated by President Joseph R. Biden to Chair the U.S. Securities and Exchange Commission on February 3, 2021, confirmed by the U.S. Senate on April 14, 2021, and sworn into office on April 17, 2021. Before joining the SEC, Gensler was professor of the Practice of Global Economics and Management at the MIT Sloan School of Management, co-director of MIT’s Fintech@CSAIL, and senior advisor to the MIT Media Lab Digital Currency Initiative. From 2017-2019, he served as chair of the Maryland Financial Consumer Protection Commission. Gensler was formerly chair of the U.S. Commodity Futures Trading Commission, leading the Obama Administration’s reform of the \$400 trillion swaps market. He also was senior advisor to U.S. Senator Paul Sarbanes in writing the Sarbanes-Oxley Act (2002), and was undersecretary of the Treasury for Domestic Finance and assistant secretary of the Treasury from 1997-2001. In recognition for his service, he was awarded the Alexander Hamilton Award, the U.S. Treasury’s highest honor. He is a recipient of the 2014 Frankel Fiduciary Prize. Prior to his public service, Gensler worked at Goldman Sachs, where he became a partner in the Mergers & Acquisition department, headed the firm’s Media Group, led fixed income & currency trading in Asia, and was co-head of Finance, responsible for the firm’s worldwide Controllers and Treasury efforts. A native of Baltimore, Md., Gensler earned his undergraduate degree in economics in 1978 and his MBA from The Wharton School, University of Pennsylvania, in 1979. He has three daughters.

**Patrick Geraghty** is Vice President of the Fixed Income, Offerings and Customer Issues Group (FIOCI), providing operational management of the fixed income surveillance program and certain customer protection surveillance patterns for equities. The position oversees the fixed income teams, which conduct customer protection, market manipulation, and data-integrity surveillance patterns for TRACE-eligible and municipal securities. The position is also responsible for best execution, trading ahead surveillance patterns for equities. Mr. Geraghty works with internal and external groups including the SEC, the MSRB, the Federal Reserve Bank of NY, and the Treasury Department. Mr. Geraghty started with NASD in 1995 working in the real-time surveillance area, handling backing away complaints, trade reporting questions and locked crossed market issues. Mr. Geraghty then managed the Trading Practices and Customer Issues sections, which conducted surveillance for best execution, limit order protection and ITS/CAES trade-throughs, along with providing secondary offering surveillance under Regulation M. Mr. Geraghty also served as an advisor to the NASD Series 55 Committee during the development of the question bank for the exam. He took over the fixed income surveillance program in 2005 and has led the area through multiple expansions of TRACE to include agency debentures, asset-backed securities, mortgage-backed securities, and U.S. Treasury securities. Mr. Geraghty has a bachelor’s degree in economics from Duke University.

**Michael Gerena** is Senior Director of FINRA’s National Cause Program and is located in Long Island, New York. In this capacity, Mr. Gerena is currently responsible for leading the Cause Examination Program for all of the retail firm groupings. Within this role, he is responsible for overall operations of the department, including the development and implementation of strategic and tactical measures necessary to ensure timely, high-quality completion of the departments regulatory program. Mr. Gerena is also actively involved in several initiatives related to FINRA’s National Cause Program and other FINRA-wide initiatives. Mr. Gerena’s tenure at FINRA began in 2004 and prior to serving in his current position, he has served in a variety of staff and management roles, most recently serving as the Associate District Director managing the sales practice cause staff in the New York and Long Island offices. Prior to joining FINRA, Mr. Gerena worked as a Variable Annuity Suitability Analyst at a broker-dealer. Mr. Gerena graduated from the State University of New York at Oswego and completed the FINRA Certified Regulatory and Compliance Professional™ (CRCP™) program at Wharton.

**Sarah Gill** is Vice President and leads the FINRA Office of the Ombudsman—an independent, neutral, and confidential resource for investors, brokerage firms, individual brokers, FINRA staff, and other stakeholders who have questions or concerns regarding the activities of FINRA and its employees. Ms. Gill advocates for fair processes and the fair administration of FINRA’s processes. She previously led FINRA’s State Government Affairs program, providing strategic advice on policy issues and fostering FINRA’s relationships and collaboration with state securities regulators and the North American Securities Administrators Association (NASAA). Prior to joining FINRA, Ms. Gill was a Senior Vice President at LPL Financial, with

roles including Head of Regulatory Policy and Associate General Counsel. She also served as an Assistant General Counsel in FINRA's Office of General Counsel, a Counsel at WilmerHale, and a law clerk for the Honorable Ricardo Urbina, US District Judge for the District of Columbia. Ms. Gill began her legal career as an officer in the U.S. Navy JAG Corps, with assignments as a military prosecutor at Naval Station Pearl Harbor, legal advisor to the NCIS Hawaii Field Office, and a Special Assistant U.S. Attorney at the U.S. Attorney's Office in Honolulu. Ms. Gill obtained her Juris Doctor from the UCLA School of Law and a Bachelor of Arts *magna cum laude* in biomedical ethics from the University of Pennsylvania.

**Ira Gluck** is Director in FINRA's Advertising Regulation Department. In this role, he works on rulemaking and policy issues and is responsible for the Department's complex review and spot-check programs. Mr. Gluck's previous positions within FINRA included leading the Emerging Regulatory Issues team as well as heading the Strategic Initiatives Group in FINRA's Enforcement Department. He also served in various investigative and management roles in the Enforcement and Member Regulation Departments of NASD before its 2007 consolidation with NYSE Member Regulation, which resulted in the formation of FINRA. Mr. Gluck received his bachelor's degree from the University of Pennsylvania and completed both a master's degree and M.B.A. at the University of California, Irvine.

**Alicia Goldin** is Senior Special Counsel in the Division of Trading and Markets, Office of Chief Counsel, specializing in broker-dealer sales practices, with a particular focus on issues relating to Regulation Best Interest, Form CRS, advertising, supervision and arbitration. Ms. Goldin previously served as Counsel to former SEC Commissioner Elisse B. Walter. Prior to joining the Commission in 2007, Ms. Goldin spent four years in private practice. She earned her law degree from the University of Michigan Law School and her undergraduate degree from the University of Virginia.

**Susanne Goldsmith** is Director of Member Relations and Education, FINRA. Member Relations and Education (MRE) is tasked with maintaining and enhancing open and effective dialog with FINRA member firms and developing and providing educational resources for firms' use. Ms. Goldsmith leads MRE's Education, Networking and Communications team, the group responsible for conferences, events, and other member education initiatives. In this role, she works closely with subject matter experts from across the organization to inform FINRA's member firm communication efforts and educational programming. Ms. Goldsmith also oversees the FINRA Institute at Georgetown Certified Regulatory and Compliance Professional (CRCP)<sup>®</sup> program. Previously, Ms. Goldsmith was a Business Analyst in FINRA's Registration and Disclosure department and prior to that, a Supervisor in the Gateway Call Center. She graduated from the University of Maryland, College Park, with a Bachelor of Arts in Psychology and Criminology.

**Ivy Gong** is the Global Head of Fraud Operations under Technology and Operations Risk Division at Morgan Stanley. In her current role, Ms. Gong is responsible for first-line fraud risk management for the firm, including fraud policy, strategy, analytics, investigation, and cyber fraud security awareness education. She also facilitates closer alignment of fraud and cyber synergy. Ms. Gong is based in Morgan Stanley Baltimore office. She joined the Global Fraud Operations in 2016 at the initial stage of the Fraud Operations function built out. Prior to Morgan Stanley, Ms. Gong has 15 plus years' experience in various risk management roles with retail banking, credit card, and management consulting.

**Leyna Goro** is Senior Director in the FINRA Membership Application Program (MAP) group. Ms. Goro oversees the team responsible for analyzing membership filings from current and proposed FINRA firms in the Retail firm group. She plays a key strategic role in the oversight of firm business activities in this area, including complex and novel matters. Ms. Goro also provides insight to FINRA constituents on the membership process, in areas such as compliance, securities products, Anti-Money Laundering, risk assessments, and structural changes. Ms. Goro has served as an expert speaker on industry panels, and frequently interfaces with regulatory agencies on topics impacting the FINRA membership space. Ms. Goro was previously an Associate Director in MAP, and before that, held various positions at FINRA, including MAP supervisor, as well as examiner in the cycle and application review programs. Ms. Goro has played a significant role in several high-profile initiatives, including process innovation and technology elements of MAP's recent transition to a new organizational structure, the implementation and rollout of FINRA Rule 1017(a)(7), and FINRA's retrospective review of the MAP rules. She has served as a FINRA National Regulatory Expert, completed the FINRA Excellence in Management Program at Wharton, and currently serves as a Co-Chair on FINRA Women's Network Career Development Subcommittee.

**Manolita Gorres** is an associate principal analyst, CRED Support Service within FINRA's Credentialing, Registration, Education and Disclosure (CRED) department. Her responsibilities include managing

electronic file transfers to the Central Registration Depository (CRD) and the Private Fund Reporting Depository (PFRD). In addition, Mrs. Gorres contributes to projects tied to CRED initiatives, such as systems transformation and the revision of uniform registration forms. Previously, she served as an analyst in CRED's Product Management and Registration Services & Operations units where she was a subject matter expert in business requirements, production issues, and a resource for future initiatives. Mrs. Gorres began her career with FINRA (then NASD) in 1989.

**Tyler Gray** is President of MicroVenture Marketplace Inc., an alternative investment platform democratizing the private markets. He is responsible for the Firm's strategic direction, vision, growth, and performance. In his previous role with the firm, he was the Chief Operating Officer overseeing back-office operations, platform development, marketing, and finance. He has been with the firm since 2013 and has also previously served as the firm's Chief Compliance Officer. He holds a BA in Economics from Michigan State University and an MBA with a concentration in Accounting from St. Edward's University. Additionally, he holds the Series 7, 9, 10, 24, 27, 63 and 99 licenses.

**Sarah D. Green** is Global Head of Financial Crimes Officer for Vanguard Group, Inc. She joined Vanguard in December, 2017 and leads compliance teams responsible for Vanguard's anti-money laundering (AML), trade surveillance, anti-bribery and corruption and sanctions programs. She worked previously as the Senior Director for AML Compliance at FINRA, where she supervised FINRA's dedicated AML examination unit and coordinated FINRA's AML enforcement cases. Ms. Green was also responsible for FINRA AML guidance and external training of financial industry professionals domestically and internationally, and she represented FINRA on the Bank Secrecy Act Advisory Group. Previously, she was the Bank Secrecy Act Specialist in the Division of Enforcement's Office of Market Intelligence (OMI) at the U.S. Securities and Exchange Commission (SEC). In this role, she oversaw the Commission's review and use of suspicious activity reports (SARs) and worked with Enforcement staff on AML matters. Prior to joining OMI, Ms. Green was a branch chief in the Office of Compliance Inspections and Examination at the SEC, managing the Commission's AML examination program for broker-dealers, including developing examination modules, conducting training for SEC and self-regulatory organization (SRO) staff and coordinating with the SROs on all aspects of AML examination and enforcement. Prior to joining the SEC, Ms. Green was an associate attorney in the Corporate and Securities practice group at Gardner Carton & Douglas LLP. Ms. Green received her J.D. from the William and Mary School of Law and her B.A. from Hamilton College.

**Stephanie Gregory** is Associate Director of the Complex Review Team in FINRA's Advertising Regulation Department. Ms. Gregory's primary responsibility is managing staff members dedicated to the review of matters involving complex products and novel regulatory concerns. Her team provides support to other FINRA departments in connection with firm examinations and enforcement proceedings that involve communications with the public. Ms. Gregory joined the Advertising Regulation Department in 2004. She received her bachelor's degree in Economics and Political Science from Boston University, and her law degree from Pennsylvania State University Dickinson School of Law.

**Tina Salehi Gubb** is Chief Counsel in FINRA's Department of Enforcement. She is responsible for supervising several teams of attorneys who bring enforcement actions on behalf of FINRA and the Exchanges. Her team's disciplinary actions span a broad range of market integrity and investor protection issues, including the Market Access Rule, market manipulation and systemic best execution violations in equity and fixed income markets. In addition, Ms. Gubb has overseen numerous significant enforcement actions involving systemic supervisory deficiencies. Ms. Gubb is a graduate of James Madison University, and the University of Richmond School of Law.

**Terrie J. Hanna** is Vice President and Associate General Counsel in the Personal Investing and Wealth Management group of the legal department of Fidelity Investments. Since arriving at Fidelity in 2011, Ms. Hanna has supported the development of new retail brokerage and advisory products, with a focus on high net worth and financial planning. Currently, Ms. Hanna and her team provide primary legal support for the retail marketing and communications teams, including support of the firm's social media channels and digital engagement practices. Ms. Hanna began her career with the Boston-based firm of Foley Hoag LLP, practicing in the areas of corporate, securities and tax law, and later joined Dechert LLP to focus her practice on the financial services industry. She then served as counsel to the Brokerage Division of SunGard Data Systems, Inc. for eight years, providing regulatory and transactional support to the firm's regulated subsidiaries, before returning to Dechert where she represented broker-dealers and investment advisers. Ms. Hanna earned a J.D., *summa cum laude*, from Boston University School of Law in 1990, and a M.B.A.,

*high honors*, from Boston University Graduate School of Management in 1991. She received a Bachelor of Arts, *cum laude*, from Colby College in 1985.

**Ahnuf Hasan** joined FINRA in 2019 and is currently the Product Manager for FINRA's Enterprise Contact Center transformation (ECC). Mr. Hasan has a passion for product that provides a solution to problems making lives easier for customers. Mr. Hasan has been working in the fin-tech industry for the past six years and found out early on that his strength lied in brining efficiency, innovation and providing better user experience. Most recently, working within FINRA Gateway to provide solutions like Profiles, Registration forms (U4, U5, BR), E-Signature and now Customer Support. Mr. Hasan holds a B.S. in Finance and Economics. Mr. Hasan works out of the Rockville, Maryland office.

**Eric Hebert** is Investigative Director with FINRA's High Risk Registered Representatives specialist team and has been with FINRA since December 2003. In his role, Mr. Hebert manages specialized staff performing assessments and examinations of registered persons deemed to present heightened risk to investors and the markets. Mr. Hebert started his career in Member Supervision as an Examiner with NASD. Prior to joining NASD/FINRA, Mr. Hebert was a Supervisory Principal for MetLife and New England Securities, and responsible for approving securities investment applications and transactions for an OSJ branch office. Mr. Hebert has a Bachelor of Arts degree from Curry College and is a Certified Fraud Examiner.

**Eda Henries**, Founder and Principal, leads Henries & Co., a boutique firm that provides investment banking and strategic advisory services to small and emerging privately held companies. Ms. Henries has 15+ years of entrepreneurial, advisory and investment experience in the U.S. and Africa. Her past roles include Principal at an early-stage investment firm, Vice President in Citigroup's Investment Banking division and co-founder and operator of food service and agribusiness ventures in West Africa. She is a Georgetown and Columbia Business School alumna and a board member of the Brooklyn Kindergarten Society.

**Brooke Hickman** is Director of FINRA's Vulnerable Adults and Seniors Team ("VAST"). The mission of the Vulnerable Adults & Seniors Team is to deter, detect, and investigate the financial exploitation and abuse of seniors and vulnerable adults. Prior to joining VAST, Mrs. Hickman was a Cycle Examiner with FINRA's Member Regulation Department in the Boca Raton District Office. Before coming to FINRA, she worked in the industry as a Financial Advisor and then in Operations at a large mutual fund company. Mrs. Hickman has undergraduate and graduate degrees in International Business.

**Peggy Ho** joined Commonwealth in April 2021. As Senior Vice President and General Counsel & Chief Risk Officer of Commonwealth Financial Network she oversees the legal, anti-money laundering, and risk functions for the firm and its related companies, bringing leadership, strategic acumen, and a deep understanding of the business to drive positive outcomes. Among her many responsibilities, she also guides the executive management team on strategic initiatives and regulatory issues, represents the firm before regulatory oversight bodies, and supervises a team of professionals responsible for all legal and risk issues facing the firm. Ms. Ho has 14 years of experience in similar roles within the independent channel and began her career as a corporate associate in private law practice at Ropes & Gray LLP. Ms. Ho brings with her a passion for diversity, equity, and inclusion: "my goal is to ensure that everyone has a seat at the table and that all voices are heard."

**Melissa R. Hodgman** is Associate Director in the Division of Enforcement at the U.S. Securities and Exchange Commission. She joined the Commission in 2008, became Senior Counsel in 2009, joined the newly formed Market Abuse Unit in 2010, was promoted to Assistant Director in 2012, and to Associate Director in 2016. Ms. Hodgman served as the Acting Director of the Division of Enforcement at the U.S. Securities and Exchange Commission from January 2021 until July 2021. She was an Associate at Milbank, Tweed, Hadley & McCloy. She obtained a BSFS in 1990, a J.D., *magna cum laude*, in 1994, and an LL.M in Securities with Distinction in 2007 from Georgetown University.

**Julie Hoffman** is Senior Manager with FINRA's Member Relations and Education. In this capacity, she helps to bring education programming to the industry, including the FINRA Institute Certified Regulatory and Compliance Professional (CRCP)® program, boot camps, and others. Previously, she held various positions at FINRA, including a Director in Emerging Regulatory Issues, where she focused on identifying and addressing emerging and evolving issues affecting the securities industry and financial markets, and a supervising Attorney in FINRA's Dispute Resolution office. Prior to joining FINRA, Ms. Hoffman was a Public Defender at the Alameda County Public Defender's Office. Ms. Hoffman obtained her J.D. from the



University of San Francisco, and her B.A. from Brandeis University. She has worked at FINRA for over 20 years.

**Jessica Hopper** is Executive Vice President and Head of Enforcement, responsible for FINRA's disciplinary actions across the country. Prior to assuming this role in January 2020, she was Senior Vice President and Deputy Head of Enforcement for four years, and Senior Vice President in charge of the Regional Enforcement program in the 14 FINRA District Offices from 2011 to 2016. Ms. Hopper joined FINRA in 2004 and was a Director in FINRA's Washington D.C. office until 2011. Prior to joining FINRA, from 2000 to 2004, she was part of Legg Mason Wood Walker, Inc.'s Legal & Compliance team, where her responsibilities focused on retail sales compliance. She began her career as a litigation attorney in private practice. Ms. Hopper holds a J.D. from the University of Toledo College of Law and earned a B.A. from Hillsdale College.

**Sheelagh Howett** is Chief Risk Officer and Chief Compliance Officer at Cantella & Co., Inc. She is on the Board of Directors and shares leadership responsibility with the executive management team for overseeing the growth and success of the firm. She focuses on keeping clear and regular communication between business units and compliance within the firm. She strongly believes that risk is an enterprise-wide responsibility and has created a risk-aware culture including an understanding that risk prevention is everyone's job. She continually works to further develop risk-management processes to identify, assess, and respond to the inevitable risks that face our industry. At the same time, she works to improve the efficiency and integration of existing processes into daily routines, so they become ingrained in the firm's business. Ms. Howett is a member of the New England Broker/Dealer Investment Advisor Association, and the Women in Pensions Network. Originally from Ireland, Ms. Howett earned a BA in Banking and Finance at University College in Dublin. She holds FINRA Series 7 and 24 licenses.

**Bri Joiner** is Director of Regulatory Compliance at the Municipal Securities Rulemaking Board (MSRB), in which she oversees a portfolio of programs under the MSRB's Market Regulation department, maintaining responsibility for strategic planning and execution of long-term objectives. Ms. Joiner is directly responsible for the MSRB's professional qualifications program, examiner training program and regulatory compliance program initiatives. Prior to assuming her current role, Ms. Joiner managed the MSRB's regulatory education program leading the development and delivery of content for regulated entities and market stakeholders in support of a fair and efficient municipal securities market. Prior to joining the MSRB, Ms. Joiner spent 10 years at the Financial Industry Regulatory Authority (FINRA). She served as Senior Regulatory Policy Analyst in FINRA's Office of General Counsel, where she worked on rulemaking initiatives and researched legal and compliance matters. She also held the position of Senior Manager in FINRA's Member Education and Training department, where she advised on initiatives having a market impact and served as a subject matter expert on various topics. Ms. Joiner began her career at the U.S. Securities and Exchange Commission. Ms. Joiner earned a bachelor's degree, *magna cum laude*, from Spelman College and a juris doctor from the Walter F. George School of Law, Mercer University. She is a member of Phi Beta Kappa Honor Society, Golden Key International Honour Society and Phi Delta Phi Legal Fraternity.

**Dave Kelley**, Director, Member Supervision Specialist Programs, is based out of FINRA's Kansas City office. He has been with FINRA for more than 11 years and leads the specialist team dealing with cybersecurity and information technology controls. Prior to joining FINRA, he worked for more than 19 years at American Century Investments in various positions, including Chief Privacy Officer, Director of IT Audit, Director of Electronic Commerce Controls and AML Officer. He led the development of website controls, including customer application security, ethical hacking programs and application controls. Mr. Kelley is a CPA and Certified Internal Auditor, and previously held the Series 7 and 24 licenses.

**Christopher Kelly** serves as Senior Vice President and Deputy Head of Enforcement. In that role, he oversees the work of the Main Enforcement staff who work from FINRA's headquarters in Maryland and New York, as well as the Sales Practice Enforcement staff in FINRA's 14 offices throughout the country. He joined FINRA in 2014 and served as Chief Counsel in FINRA's North Region until early 2018. Prior to joining FINRA, Mr. Kelly served as Deputy Chief of the Criminal Division at the U.S. Attorney's Office for the District of New Jersey. In that role, Mr. Kelly supervised more than 35 Assistant U.S. Attorneys in the Office's white collar units: Economic Crimes, National Security, Healthcare and Government Fraud, and Cybercrime. Prior to his promotion to the position of Deputy Chief, Mr. Kelly served as the Chief of the Economic Crimes Unit at the U.S. Attorney's Office, where he oversaw the Office's prosecution of complex economic crimes, including crimes involving insider trading, securities fraud, tax evasion, bank fraud, corporate fraud and embezzlement. Mr. Kelly also served as the lead prosecutor on numerous criminal prosecutions. Mr. Kelly graduated from Duke University and Harvard Law School. Prior to joining the U.S. Attorney's Office, he was

an associate at the law firm Dechert LLP. Mr. Kelly also clerked for the Honorable Joseph E. Irenas, U.S. District Court Judge for the District of New Jersey.

**Stefanie Kendall** is an associate director for FINRA Dispute Resolution Services (DRS). Ms. Kendall joined DRS in 2014 as a Neutral Management Coordinator, then served as Regional Operations Manager for the Northeast Regional Office and moved into her current group in 2017. As an Associate Director in the Case Administration group, Ms. Kendall is responsible for both internal and external communication and education about FINRA's Dispute Resolution Forum. Ms. Kendall is a graduate of Hofstra University's Maurice A. Deane School of Law (J.D., 2014), and CUNY College of Staten Island (B.A., 2010). She is admitted to practice law in New York and New Jersey.

**Tigran Khrimian** is Senior Vice President of Enterprise Data Platforms and Business Applications, responsible for technologies that optimize the collection and management of data to maximize its value for FINRA regulatory decision making and Industry compliance. Mr. Khrimian oversees Big Data technology that processes and analyzes as much as 500+ billion market events daily from exchanges, broker-dealers, and other market data sources to reconstruct stock market activity and enable regulatory monitoring of trading practices for potential issues related to compliance or misconduct. Mr. Khrimian is also responsible for digital transformation initiatives that simplify and unify broker-dealers' interactions with FINRA systems to facilitate more efficient and effective firm compliance programs. He oversees technology that handles qualification exams for securities professionals and central licensing and registration for the U.S. securities industry and its regulators. He played a key role in the technology consolidation of NASD and NYSE Regulation as part of the creation of FINRA in 2007. Prior to joining FINRA, Mr. Khrimian was a key member of the technology team at Chessicap—an arm of an investment banking company specializing in mergers and acquisitions. Prior to his tenure at Chessicap, he worked at the Adrenaline Group as a software architect, performing rapid software development of commercial products to help startup companies and well-established businesses with their online presence. Mr. Khrimian started his career as a developer at IBM, building software products in support of IBM's business critical operations. He holds a B.S. in Computer Science from the University of Maryland and an M.S. in Computer Science from Johns Hopkins University.

**Rajeev Khurana** is Chief Legal Officer and Secretary of Apex Fintech Solutions and its subsidiary Apex Clearing Corporation where in addition to leading various corporate governance and second-line functions, he leads the legal team responsible for drafting and negotiating clearing agreements. Prior to joining Apex, Mr. Khurana led the Corporate, Securities and Finance group in Discover Financial Services' legal organization. Additionally, Mr. Khurana supported Discover's board of directors and oversaw the day-to-day operations of the corporate secretary's office. Mr. Khurana began his career as a transactional lawyer at Mayer Brown LLP in Chicago focused on securities, lending and structured finance transactions. Mr. Khurana received his J.D. from IIT-Chicago Kent College of Law in 2008 with high honors where he was an executive editor of the *Chicago-Kent Law Review* and a member of the Order of the Coif. Mr. Khurana received a bachelor of the arts degree from Case Western Reserve University where he majored in economics and political science.

**Mark T. Kim** is Chief Executive Officer of the Municipal Securities Rulemaking Board (MSRB). Prior to his current role, Mr. Kim served as Chief Operating Officer from 2017-2020. He served on the MSRB's Board of Directors from 2015-2017, where he was a member of the Finance and Steering Committees and chaired the Audit Committee. Before joining the MSRB, Mr. Kim was chief financial officer for the District of Columbia Water and Sewer Authority (DC Water). In this role, he was responsible for establishing DC Water's award-winning green bond program, which included the first third-party certified green bond issued in the United States and the first 100-year green bond issued globally. He also issued the first environmental impact bond with a novel structure that linked the interest payment on the bond to the attainment of targeted environmental outcomes. This groundbreaking transaction has since been replicated in several cities across the country. Previously, he served as the Deputy Comptroller for the City of New York and worked as an investment banker at Goldman Sachs, UBS, and Fidelity Capital Markets. Mr. Kim received a Ph.D. in public policy from Harvard University, a law degree from Cornell Law School and a bachelor's degree from Northwestern University. He is a member of the bars of New York State and the District of Columbia.

**Scott Kloin** is Managing Director, Chief Compliance Officer & Senior Deputy General Counsel for Citadel Securities, a market maker in a broad array of equities and fixed income products. In this role, Mr. Kloin is responsible for leading the firm's compliance program and for promoting a culture of compliance and high integrity throughout the firm. Mr. Kloin and his team advise on all aspects of the laws, rules, regulations and best practices pertaining to sales, trading, quantitative research, technology, controls, and operations

involving equities, listed options, futures, FX, US Treasuries, swaps. Prior to joining Citadel Securities in 2012, Mr. Kloin was Executive Director, Head of U.S. Equities Compliance of UBS Investment Bank, a full-service institutional equities broker-dealer and retail market maker. Prior to joining UBS, he was Vice President & Assistant General Counsel of JPMorgan Securities and an Associate in the financial services practice group of the law firm of Kelley Drye & Warren LLP. He earned a B.S. in Finance from the University of Maryland—College Park and a J.D. from the University of Miami and is a member of the New York and Connecticut Bars. He formerly chaired FINRA's Market Regulation Committee.

**Brian Kowalski** is Senior Director and Single Point of Accountability (SPoA) of Risk Monitoring for the Diversified Firm Group within FINRA's Member Supervision Department. In his role, Mr. Kowalski provides strategic leadership and oversees the teams responsible for ongoing risk assessment and monitoring of Medium Diversified firms. He and his team are also responsible for coordination with Examination Program Management on the strategy and execution of related examinations. Prior to this role, Mr. Kowalski was a Surveillance Director within the Risk Oversight and Operational Regulation group of Member Supervision. Mr. Kowalski joined FINRA in 2010 after spending nine years at National Financial Services, LLC in various operations and regulatory control functions.

**Jon Kroeper** is Executive Vice President of the Quality of Markets Section of FINRA's Market Regulation Department. The Quality of Markets Section is responsible for the conduct of post-trade surveillance and investigations related to data integrity, market conduct and customer protection rules, and market manipulation activity in the U.S. equity and fixed income markets regulated by FINRA as a self-regulatory organization and as a provider of regulatory services to other U.S. SROs. Prior to joining FINRA's predecessor NASD in early 2007, Mr. Kroeper served as Counsel to U.S. Securities and Exchange Commission Chairman Chris Cox in 2006 and 2007, and Counsel to Commissioner Paul S. Atkins in 2005. From 2000 to 2005, Mr. Kroeper was First Vice President and Associate General Counsel for Instinet Group Incorporated. Mr. Kroeper began his career at the U.S. Securities and Exchange Commission in 1994, serving as a senior counsel in the Division of Market Regulation and subsequently as Counsel to Commissioner Laura S. Unger. Mr. Kroeper received a bachelor's degree from Georgetown University and a law degree, *cum laude*, from Chicago-Kent College of Law.

**Eren Kurshan** is Head of Research and Methodology leading the research and development efforts in strategic emerging technology areas at Morgan Stanley. Prior to this role, she was the Head of AI and Machine Learning for Client Protection at Bank of America, where she led AI/machine learning-based solution development for fraud and financial crime detection. Dr. Kurshan and her team built the first generation of in-house AIML models covering Bank of America's payment systems portfolio (2nd largest in the US with \$3.8 trillion USD in total payments in 2021) and online banking platforms. Before Bank of America, Dr. Kurshan led a number of AI and data science programs at Columbia University, J.P. Morgan Investment Bank, and IBM focusing on financial crime detection, cybersecurity and investment banking applications. Dr. Kurshan received her Ph.D. in Computer Science from the University of California. She has been serving as an Executive-in-Residence at Princeton University since 2021.

**Sarah S. Kwak** is Associate General Counsel in FINRA's Office of General Counsel, specializing in sales practice regulatory policy with a particular focus on the FINRA rules governing the membership application process, supervision, and customer account statements. Prior to joining FINRA, Ms. Kwak was an Assistant Vice President at Merrill Lynch Pierce Fenner & Smith and served as a judicial law clerk for United States Bankruptcy Court Judge Barry Russell of the Central District of California. She holds two bachelor's degrees from the University of California at Irvine and a J.D. from Washburn University School of Law.

**Yuliana Landers** is Examination Manger for FINRA's Member Supervision examination program. In this capacity, she has responsibility for managing a team that executes examinations of member firms who primarily service retail customers. Throughout her 10-year tenure at FINRA, Ms. Landers has held positions ranging from Compliance Examiner to Examination Manager. Ms. Landers began her career in Consumer and Small Business Banking with Wells Fargo Bank before obtaining her FINRA Series 7 and 66 licenses and transitioning to Wells Fargo Advisors. She received her Bachelor of Arts in Economics from Wartburg College and her Master of Science in Finance from University of Colorado. She is a member of the Association of Certified Anti-Money Laundering Specialists and serves as a Director for the Cancer League of Colorado Foundation.

**Wendy Lanton** is Chief Compliance Officer of Herold & Lantern Investments, Inc. She is one of the founding principals of Lantern Investments, a FINRA registered broker-dealer, and Lantern Wealth Advisors, an SEC

registered investment advisor. Ms. Lanton has more than 25 years of experience in the financial services industry. Ms. Lanton has overseen the day-to-day management of the firm in addition to operations and compliance since 1993. Ms. Lanton was elected to the FINRA Board of Governors in August 2020. She served on the FINRA Small Firm Advisory Committee from December 2015 until August 2020 and was the committee chairperson in 2018. Ms. Lanton currently serves on the Steering Committee for the firm's clearing firm, Pershing. She has chaired multiple compliance forums for retail brokerage firms and is a frequent panelist and speaker at FINRA & SEC Conferences. She regularly leads industry discussions on topics such as Regulation Best Interest, Anti-Money Laundering, Top Regulatory Concerns, and Effective Risk Based Examinations. Ms. Lanton has also served as a panelist representing small firms at Cyber Security Conferences. She is the author of numerous compliance-centric articles focusing on topics ranging from client suitability to cyber-security. Ms. Lanton graduated from George Washington University with a major in International Finance.

**Samantha Larew** is Chief Compliance Officer and AML Compliance Officer for Manning & Napier Investor Services, Inc., a mutual fund distributor and retailer, located in Fairport, New York. Ms. Larew also serves as Chief Compliance Officer and AML Compliance Officer for the Manning & Napier Fund, Inc. Ms. Larew has over 17 years of experience in the financial services industry, 15 of which have been with Manning & Napier. As CCO for a broker-dealer and registered investment company she oversees all aspects of regulatory compliance, including the development and maintenance of Compliance Programs, branch office inspections, AML policies and procedures, and sales practice supervision, among other matters. As co-Director of Compliance, Ms. Larew supervises a team of four who conduct day-to-day compliance and supervision functions such as licensing and registration, advertising reviews, and regulatory gap analysis. Most importantly, across her roles, Ms. Larew focuses on building a strong culture of compliance and fostering positive and lasting working relationships with the business. Ms. Larew earned her BS in Political Science from the State University of New York College at Brockport. She currently holds FINRA's Certified Regulatory and Compliance Professional (CRCP)<sup>®</sup> designation, along with the Series 6, 7, 24, 26, 63, and 66 licenses. Additionally, Ms. Larew is presently serving on the FINRA North Region Committee.

**Carissa Laughlin** is a principal analyst with FINRA Dispute Resolution Services (DRS). She serves as the staff liaison to the National Arbitration and Mediation Committee to consider whether there should be enhancements to FINRA's arbitration program. Additionally, she advises the DRS regional offices on various case administration problems. Ms. Laughlin obtained her Bachelor of Business Administration from Southern Methodist University and earned her JD from the University of Missouri School of Law. She is admitted to practice in New York.

**Minh Q. Le** is Director of FINRA's Corporate Financing Department. He has more than 20 years of experience in the regulation of public and private offerings. Currently, Mr. Le manages the department's Private Placement Review program which conducts regulatory oversight of broker-dealer participation in retail private offerings. In addition to overseeing the review and investigation program, Mr. Le's duties include developing policy and providing guidance on corporate financing and other capital-raising related issues. Mr. Le also routinely provides subject matter expertise to FINRA's Examination and Enforcement staffs. Building on this experience, Mr. Le serves as a member on FINRA's Regulatory Specialist committees for Public Offerings, Private Placements, and Non-traded Direct Participation Programs (DPP) and Real Estate Investment Trusts (REIT), and was a member of FINRA's Risk Assessment Committee. For the past 19 years, he has been a member of FINRA's Sales Rep and DPP/REIT Qualifications Committees. Prior to his involvement in developing FINRA's private placement rules and the filing program, Mr. Le was a manager in the department's Public Offerings Review program, which is responsible for regulating underwriting terms and arrangements in public offerings. Mr. Le graduated from the University of Maryland, attended the Wharton Institute of Executive Education, and is a Certified Regulatory and Compliance Professional (CRCP)<sup>®</sup>.

**Mariam Lisker** is Associate Director with the Office of the Corporate Secretary. In this position she supports the leadership team in managing the activities of the FINRA Board of Governors (Board), provides leadership within the department, manages staff in overseeing the Board and Committee election processes, and ensures FINRA's compliance with various corporate governance requirements. She joined FINRA's Office of the Hearing Officers (then NASD) in 1997 and joined the Office of the Corporate Secretary in 2017. Prior to that, she worked at the law firm of Covington & Burling. Ms. Lisker hold a BA in Political Science and Middle Eastern & North African Studies from the University of Michigan.

**Audria Pendergrass Lee** is FINRA's Vice President of Talent Acquisition and Chief Diversity Officer. In this role, she leads FINRA's strategic diversity, equity and inclusion, and talent acquisition efforts. Since joining FINRA in 2009, Ms. Lee has spearheaded the strategic deployment of resources that support FINRA's goal of fostering an attractive and inclusive workplace. Before assuming her current role, she served in various positions, where she helped to facilitate the creation of an award-winning diversity leadership council and employee resource group program; launched formal mentoring programs; oversaw the implementation of organization-wide diversity education; and made significant enhancements to flexible work arrangements, gender- and LGBTQ-inclusive policies and other diversity programming efforts. In 2019, Ms. Lee was recognized by *The Network Journal* as an Influential Black Woman in Business. She also serves on the board of the Center for Workforce Compliance and as a member of the Tanenbaum Workplace Advisory Council. Prior to joining FINRA, Ms. Lee worked as a diversity program manager, new service development director and paralegal in a variety of industries, including the military, financial services, distribution and educational services. Ms. Lee, a Life Member of Alpha Kappa Alpha Sorority, Inc., earned her Bachelor of Arts in Political Science from the University of South Carolina, and her master's degree in Organizational Management from the University of Phoenix. She has continued her studies at the University of Maryland University College and Aresty Institute of Executive Education at The Wharton School, University of Pennsylvania.

**Denzil Lee** currently is Associate Principal Analyst with FINRA's Office of the Ombudsman. The Office of the Ombudsman provides a neutral forum for FINRA constituents to voice their concerns about operations, enforcement, or other FINRA activities or staff. Mr. Lee began his career with FINRA in July 2021 and has responsibilities for assisting individuals and or organizations that are associated with FINRA, in exploring and finding different options for resolving problematic issues, concerns and conflicts. Previously, Mr. Lee was the Supervisor of Operations at Broadridge Financial Solutions for five years, where he managed the process of providing solutions for Transfer Agent related concerns faced by the firm's diverse clients, that ranged in size and scope from very small businesses to Fortune 100 companies. Mr. Lee has an MBA from the Zicklin Business School and a bachelor's degree in Information Systems Management from York College.

**Matt Lefevre** is Product Manager in FINRA's Member Relations and Education unit. Mr. Lefevre first joined FINRA in 2008 as an Analyst for FINRA's Member Regulation's Examination Planning Group and as a systems administrator. Since 2011, Mr. Lefevre was involved with FINRA's Firm Compliance Tools group, the syndication of Investor Education content, and on the creation of FINRA's BrokerCheck tool. In recent years Mr. Lefevre was focused on the administration and expansion of FINRA's Report Center service (a regulatory report card service). Prior to FINRA, Mr. Lefevre worked as a Business Analyst on Nasdaq OMX's PORTAL 144A Market, as well as a marketing leader at Concentrix and General Electric Capital AFS. Mr. Lefevre holds a BA from Lake Forest College, and a MBA from the Paris Graduate School of Management.

**Nicole Lefort** is associate director of continuing education content within FINRA's Credentialing, Registration, Education and Disclosure (CRED) department. In her role, she oversees the development and maintenance of content for FINRA's continuing education programs including Regulatory Element, Firm Element E-Learning Program, Maintaining Qualifications as well as SRO-client programs. She manages a team of content managers who create courses and collaborate with internal and external subject matter experts including the CE Council. Ms. Lefort has more than 25 years of experience in the financial industry, including more than 15 years in developing compliance training. She has worked for various financial and training institutions in compliance and training roles. She holds a bachelor's degree from the City College of NY and a juris doctor degree from Cardozo School of Law.

**Hio Lou** is an associate principal analyst in the Regulatory Review and Disclosure unit within FINRA's Credentialing, Registration, Education and Disclosure (CRED) department. Mr. Lou began his career with FINRA in 2012. He supports and oversees CRED's Disclosure Review program and the Public Records initiative. His expertise includes registration and disclosure requirements, public records review and mass transfer. He received his bachelor's and master's degrees in economics from the University of Maryland.

**Michael Lyons** is Chief Financial Officer and Treasurer of Fidelity's National Financial Services and other Fidelity Brokerage companies. He is co-chair of the FINRA Financial Responsibility Committee, Chair Emeritus of the SIFMA Financial Management Society and a member of the SIFMA Capital and Margin Forum. Mr. Lyons oversees the regulatory and treasury functions for all of Fidelity's broker dealers. Mr. Lyons has been with Fidelity for 16 years and served in various capacities including CFO of Capital Markets and the Operations business units. He also serves as an active member of various not for profit boards and

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**Michael A. Macchiaroli** is Associate Director of the Office of Broker-Dealer Finances, Division of Trading and Markets for the U.S. Securities and Exchange Commission. He is responsible for the broker-dealer financial responsibility program, which deals with the capital record-keeping, reporting and customer protection Rules. Mr. Macchiaroli has been employed at the Commission since 1970 and in the Division of Trading and Markets since 1978.

**Cathleen Mack, CAMS**, is Chief Compliance Officer and AMLCO for Solomon Partners Securities, LLC, an investment bank and registered broker-dealer focused on financial advisory services. Prior to joining Solomon Partners in June 2019, Ms. Mack spent 15 years at UBS Investment Bank leading the Conflict Clearance Unit and 5 years at Merrill Lynch in various roles. Ms. Mack is responsible for the oversight of all aspects of the firm's compliance program including but not limited to regulatory matters, employee compliance, outside business interests, conflicts of interest, and AML policies and procedures. Ms. Mack is CAMS certified and a member of the Association of Certified Anti-Money Laundering Specialists. She graduated from Seton Hall University with a B.S. in Physics and holds FINRA 7, 63, 4, and 24 licenses.

**Michael MacPherson** is Examination Director in FINRA Member Supervision and is positioned in the Diversified/Carry-Clearing Firm Group. Mr. MacPherson serves on several workstreams, including Examination Findings/Themes and Quality Assurance Enhancements. Prior to his employment at FINRA, Mr. MacPherson served as a Director in the Regulatory Reporting at National Financial Services, and as a Senior Vice President in the Regulatory Reporting department at Citigroup. Mr. MacPherson holds a bachelor's degree in Finance from St. John's University and maintains a Series 27 license.

**Scott H. Maestri** is Examination Director located in FINRA's Dallas Office. He began his career with NASD in 1999 as an examiner in the New Orleans District Office. Mr. Maestri was promoted to management in September of 2003 and became responsible for a team of examiners who monitored member firms through cycle and cause investigations, as well as, the Membership Application Process and Financial Surveillance. Mr. Maestri was promoted to the Associate District Director position in May of 2010 where his primary responsibility was the review and approval of the District Office's major program areas. Beginning in 2020, Mr. Maestri's role changed to focus on leading a team of four managers and 20 examiners located throughout the country who are responsible for conducting examinations of firms with a retail business model. Prior to NASD, Mr. Maestri worked in a variety of sales, operational, and compliance roles with both Morgan Stanley and Legg Mason in the Jackson, Mississippi branch office locations. During the course of his career, Mr. Maestri has been selected for Advanced Management training, and successfully obtained the Certified Regulatory and Compliance Professional™ (CRCP™) designation both issued through The Wharton School at the University of Pennsylvania. Mr. Maestri received his B.B.A. in Finance from The Else School of Management at Millsaps College.

**John Martino** is Senior Director of Examinations for FINRA member firms assigned to the Diversified and Clearing and Carrying firm groupings. In this role, he has responsibility for the Examination teams assigned to these firms, which includes the execution of financial, operational, and business conduct risks. He and his team coordinate closely with Risk Monitoring on the development of examination strategy. He has also served on several internal FINRA committees responsible for redesigning the organization's Examination program, including the infrastructure used to facilitate those exams. Mr. Martino previously held responsibilities as both a Surveillance and Examination Director in the Risk Oversight and Operational Regulation group of Member Supervision, where he oversaw the financial and operational risk assessment and exam execution of some of FINRA's largest, most systemically important member firms. Mr. Martino has been with the organization since its inception in 2007. Prior to joining FINRA, he spent 4 years at the New York Stock Exchange as a Financial Operations examiner. Mr. Martino holds a BBA in Finance from Hofstra University.

**Jordan Materna** is Deputy Director in FINRA's National Cause and Financial Crimes Detection Programs for the Options Regulatory Surveillance Authority (ORSA). He has been with FINRA since January 2015 and has been with ORSA since it was formed in 2006. Mr. Materna's area of responsibility includes the direction of Insider Trading surveillance and investigative work that FINRA performs pursuant to the ORSA NMS plan on behalf of all of the U.S. options exchanges. His role also encompasses the coordination of efforts related

to equity Insider Trading investigations. Additionally, Mr. Materna works closely with the U.S. Securities and Exchange Commission and has assisted the Federal Bureau of Investigation, the U.S. Attorney's office and foreign regulators, and has provided testimony in federal criminal trial proceedings. Prior to FINRA, Mr. Materna was employed by the CBOE since 1984. He started on the trading floor and worked as an Order Book Official (OBO) before joining the Department of Market Regulation in 1989. Over the next 10 years, Mr. Materna worked in the Regulatory Division as a Senior Investigator, Compliance Examiner and Trading Floor Liaison. In 1999, Jordan was hired to manage the Insider Trading Group and was promoted to Director in 2005 and then Department Head in 2012. Mr. Materna received his B.A. in Business from Western Illinois University.

**Paul Mathews** is Vice President and Director of FINRA's Corporate Financing Department. The Department administers FINRA rules that regulate public and private securities offerings. The Department's regulatory functions include reviewing offerings for compliance with FINRA and SEC rules, conducting investigations, and providing interpretive assistance and policy support. Mr. Mathews has been active in numerous FINRA regulatory initiatives addressing broker-dealer obligations in public and private offerings, including the development of new rules, modernization of existing requirements and the publication of guidance on various issues. Mr. Mathews is a staff liaison to FINRA's Corporate Financing Committee and serves on various FINRA task forces and internal committees. He was previously Associate Director and Enforcement Liaison for the Department, in which capacity he managed investigations staff and targeted a variety of problems through sweeps and examinations. During his career with FINRA he has worked on international regulatory initiatives, examination procedures and systems, new product regulation, arbitrations, statutory disqualifications and licensing/registration. He holds a BA in Economics from the University of Virginia, an MBA from Virginia Tech, and a regulatory professional designation from Wharton.

**Julia McCafferty** joined FINRA in 2019 and is currently the Director of Product Management for FINRA's Digital Experience Transformation (DXT). Ms. McCafferty has pursued human-centered product design for 18 years. Although she began her career as a licensed financial representative, she quickly realized her strengths in providing better user experiences in fin-tech and transitioned from business to technology with great ease. Ms. McCafferty has worked for two Fortune 500 companies, The Ohio State University, and three start-ups, always bringing her passion for efficiency and innovation. Most recently, she spent five years at JP Morgan, partnering globally with financial clients optimizing the firms' global digital experience. Ms. McCafferty holds a B.S. in Computer Science Technical Management, and an M.S. in User Experience Design. Ms. McCafferty works out of the Rockville, Maryland office.

**Nicole McCafferty** is Senior Director in FINRA's National Cause and Financial Crimes Detection Programs where she provides critical leadership and strategic support to the Executive Vice President to effectively achieve the goals and priorities of the department. In her prior role as Examination Director in FINRA's Member Supervision Department under the Retail firm grouping, she was responsible for managing a team of examination managers and examiners that executed examinations of member firms who primarily conducted business with retail investors. Ms. McCafferty has also held positions as an Examination Manager and Examiner in her 13-year tenure. Ms. McCafferty began her career at the NYSE as a Sales Practice Examiner in 2005 (merging into FINRA in 2007), joined Morgan Stanley's Internal Audit Department in 2009 and then rejoined FINRA in late 2012. She received her B.S. in Finance and Management from Manhattan College.

**Joe McDonald** is Senior Director in FINRA's Testing and Continuing Education Department, where he manages the FINRA qualification examination and examination waivers programs. Previously, he was a director in FINRA's Market Regulation Department. Mr. McDonald has been with FINRA for 24 years. Before joining FINRA, he worked as counsel in the Office of Compliance and Inspections and the Division of Market Regulation at the Securities and Exchange Commission, and as a clerk for an administrative law judge at the Commodity Futures Trading Commission. Mr. McDonald received a bachelor's degree in psychology from the State University of New York at Stony Brook and a law degree from the American University's Washington College of Law.

**Michael McDonald** is Principal Analyst in Business Operations at FINRA CAT, LLC. Mr. McDonald's main responsibilities are to assist Industry Members in complying with their CAT Transaction and Customer and Account Information reporting obligations in accordance with CAT NMS Plan requirements. Prior to joining FINRA CAT, LLC, Mr. McDonald was an analyst on the Market Analysis Team within the Quality of Markets Section of FINRA's Market Regulation Department. Mr. McDonald also previously worked as an investigator in the Fraud Surveillance Section of FINRA's Office of Fraud Detection and Market Intelligence (now part of

the Market Investigations Team within National Cause and Financial Crimes Detection Programs). Prior to FINRA, Mr. McDonald was employed with a consulting firm and also served in the U.S. military. Mr. McDonald holds an MBA from Hood College in Frederick, MD.

**James McDowell** is Principal Intelligence Specialist for the Financial Industry Regulatory Authority (“FINRA”). Prior to joining FINRA, Mr. McDowell was Chief of Cyber Operations for the Alabama Securities Commission where he coordinated multi-jurisdictional investigations and consulted on matters related to digital investigations, data analytics, and information security. Mr. McDowell additionally served as a fusion liaison officer, infrastructure liaison officer, and a certified Level II Antiterrorism Officer. Mr. McDowell formerly acted as a member of the Financial Banking Information Infrastructure Committee and various other national and international committees. Mr. McDowell is also appointed as a subject matter expert for InfraGard, a partnership between the Federal Bureau of Investigation (FBI) and members of the private sector for the protection of U.S. Critical Infrastructure. Mr. McDowell is a Certified Blockchain Expert, Certified Cyber Crime Investigator, Certified Ethical Hacker, Certified Fraud Examiner, and Certified Computer Hacking Forensic Investigator. Mr. McDowell holds a master’s degree in Cybersecurity and a master’s degree in Data Analytics. Mr. McDowell also previously completed numerous certifications related to counterterrorism, digital forensics, emergency preparedness, cyber investigations, and intelligence analysis.

**Andrew McElduff** is Senior Director and Single Point of Accountability (SPOA) of Risk Monitoring within the Retail Firm Group for FINRA’s Member Supervision Department. In his role, Andrew oversees three Risk Monitoring teams responsible for monitoring and assessing risk across the Retail - Private Placement and Retail – Pooled Investment & Variable Annuity firms. Andrew is also responsible for, and partners with the Examination program leaders, determining the annual exam plan and the appropriate scope of each exam within the Private Placement and Pooled Investment & Variable Annuity firms. Prior to his role in Risk Monitoring, Andrew oversaw Examination teams in FINRA’s New York office. Those teams were responsible for conducting the cycle, branch, and cause examinations of member firms across all firm sizes and business lines. Andrew joined FINRA in September 2007 after working at a startup handling day to day operations and managing a national sales team. Andrew is a graduate of the University of North Carolina at Chapel Hill.

**Thomas Mellett** is Head of Capital Markets Examinations for FINRA’s Member Supervision department. He is responsible for examinations of FINRA members that are primarily engaged in Capital Markets business activities, including Institutional Private Placements, Investment Banking, Mergers & Acquisitions, Product Origination & Wholesaling, and Public Finance, among others. Prior to this role, Mr. Mellett was the District Director of FINRA’s San Francisco District Office, where he was responsible for the office’s examination and risk monitoring programs. From 2013 to 2015, Mr. Mellett was a Surveillance Director during which time he supervised regulatory coordinators who planned examinations and conducted risk monitoring of member firms. From 2010 through 2012, Mr. Mellett was an Examination Manager responsible for supervising routine examinations of member firms. He transitioned into management after working as an examiner. Mr. Mellett is designated as a Certified Regulatory and Compliance Professional™ (CRCP™) through the FINRA Institute. Mr. Mellett holds a bachelor’s degree in finance from Bentley University.

**Tom Mierswa**, is Executive Director in the Branch Advisory Group of the Legal and Compliance Division of Morgan Stanley. He started his career on Wall Street as a senior litigation counsel, later turning to retail advisory law, which is his practice today. A graduate of Williams College and American University’s Washington College of Law, before joining Wall Street, Mr. Mierswa clerked on the District of Columbia Court of Appeals and served as an Assistant District Attorney and Senior Investigative Counsel in the New York County District Attorney’s Office under Robert M. Morgenthau. He has been an adjunct professor of law at Fordham University Law School, sits periodically as a FINRA arbitrator, is an active member of SIFMA’s Senior Investor’s Working Group and frequently presents on industry issues arising from the handling of accounts of senior investors.

**Danny Mileto** is Vice President, Option Regulation within FINRA Market Regulation is responsible for surveillance and investigations of option participants for compliance issues such as Regulation SHO, fraud, manipulation, and various other exchange specific rules. The VP works closely with various teams within FINRA, including Technology and SRM&G, to develop and improve surveillance reports to identify improper activity across exchanges and products. In addition, the VP works proactively with external groups including the SEC, ISG and the various option exchanges. Mr. Mileto has been with FINRA since 2000 and prior to that was an options market maker and specialist with Susquehanna Investment Group. Under his management, the unit worked closely with Enforcement to produce seminal cases involving Regulation SHO



and cross product manipulation involving option participants. Mr. Mileto holds a BBA with a concentration in Finance from Iona College. He is also a graduate of FINRA's Leadership at Wharton program.

**Robert Molinari** has been with Commonwealth Financial Network since 2004. As the Chief Regulatory Affairs Officer, Mr. Molinari leads and manages the Regulatory Response Unit and oversees management of the Supervisory Controls Unit, which performs 3120 and 206(4)-7 testing at the firm. He received his BS in criminal justice from Northeastern University and his MBA from Babson College. In addition, Mr. Molinari holds the Certified Regulatory and Compliance Professional (CRCP)<sup>®</sup> designation, as well as a number of FINRA registrations.

**Patricia Monterosso** is Director of CRED Continuing Education Services at FINRA, where she is responsible for overall management of the Securities Industry Continuing Education program, including the development and maintenance of content for the Regulatory Element program, the Maintaining Qualifications Program (MQP) and FINRA's SRO-client programs. She is also responsible for overseeing the creation of Firm Element advice and content. Ms. Monterosso has more than 16 years of combined regulatory experience at FINRA and NYSE. During this time, she held different roles in testing and continuing education, including those in which she has been responsible for co-managing the development and maintenance of qualification exams and overseeing waivers processing. Prior to working at a regulator, Ms. Monterosso served in compliance, supervisory and registered principal roles at several different broker-dealer firms. Ms. Monterosso received a B.A. in Economics from Barnard College, Columbia University. She also received an MBA with a dual concentration in Finance and Management Systems from the Gabelli School of Business at Fordham University.

**Kyle Morse**, Vice President, Trading and Execution (T&E), currently manages examination teams for Market Regulation covering FINRA Firm Exams as well as Exchange RSA Sales Practice and T&E Fixed Income Trading Exams. Prior to assuming his role in the T&E examination program, Mr. Morse managed surveillance and investigative teams in Market Regulation for both Quality of Markets and Options Regulation. He has been with FINRA for 17 years and previously worked as a regulator for NYSE Arca, Pacific Stock Exchange and the Chicago Stock Exchange. Mr. Morse is currently the Executive Sponsor for the FINRA Women's Network. Outside of FINRA, Mr. Morse volunteers his time with the Cystic Fibrosis Foundation, serving as the President of the Corporate Advisory Board and Co-Chair of the Outreach and Advocacy Committee. Mr. Morse earned his B.A. from Illinois State University and his M.B.A in Financial Analysis from DePaul University.

**Stephanie Moskowitz** is Principal Examiner in the Triage group of the Membership Application Program (MAP), Member Supervision, FINRA. In this role, she is responsible for preparing initial assessments of MAP matters, including new membership applications, continuing membership applications, and materiality consultations, etc. Additionally, Ms. Moskowitz participates in early meetings, pre-filing meetings, and general calls with firms and other external and internal FINRA stakeholders to provide guidance on MAP's policies and procedures. Ms. Moskowitz started her career at FINRA in 2011, working as a Surveillance Assistant for the Risk Oversight & Operational Regulation (ROOR) department and joined MAP in 2016. Ms. Moskowitz has a Bachelor of Arts degree in Journalism from Baruch College.

**Linde Murphy** currently serves as President and CCO at M.E. Allison & Co., Inc., a full-service broker/dealer and Texas registered investment adviser. Founded in 1946, the firm also provides municipalities with advisory and underwriting services. In 2012, Ms. Murphy joined Presidio Financial Services as they began the CMA process to join M.E. Allison & Co., Inc. Ms. Murphy started her career in investments on a trading desk in Chicago in 1999 and has held positions in compliance, sales, business development and management. In addition to the pertinent industry licenses, Ms. Murphy obtained the CRCP<sup>™</sup> designation in 2014 after attending the FINRA Institute at Wharton on the FINRA Small Firm scholarship. She currently serves on the FINRA Board of Governors. She previously chaired the FINRA Small Firm Advisory Committee and served on the District 6 Committee, the FINRA Fixed Income Committee and the FINRA Regulatory Advisory Committee.

**Nicole Murphy** is Chief Compliance Officer for Cash App Invest LLC and has served in this capacity since October 2021. In this role, she is responsible for overseeing regulatory compliance and supervision for the continuously evolving and innovative broker-dealer within a broader fintech organization. Ms. Murphy is also Cash App Invest's AML Officer and serves on several internal committees. Since joining the industry in 2007, Ms. Murphy has contributed to the Retail and Operations business units at TD Ameritrade and TD Ameritrade Clearing and the Regulatory Relations organization at E\*TRADE and Morgan Stanley. Ms. Murphy received

her Bachelor of Arts degree from Creighton University where she majored in Philosophy with a co-major in Political Science. She also currently holds her Series 7, 63, and 24 licenses.

**Eileen Murray** most recently served as Co-Chief Executive Officer of Bridgewater Associates, LP. Prior to joining Bridgewater, she was CEO for Investment Risk Management LLC and President and Co-CEO of Duff Capital Advisors. Ms. Murray launched her professional career in 1984 at Morgan Stanley, where she held several senior positions including Controller, Treasurer, and Global Head of Technology and Operations, as well as Chief Operating Officer for the firm's Institutional Securities Group. From 2002 to 2005, she was Head of Global Technology, Operations and Product Control at Credit Suisse and served on the firm's management and executive board. Ms. Murray is a non-executive Director at HSBC, Guardian Life Insurance Company of America and Atlas Crest Investment Corporation. She holds a bachelor's degree in accounting and an honorary doctorate degree from Manhattan College.

**John O'Connell** is global head of the Regulatory Practice Group, responsible for managing the firm's interactions with securities and US banking regulators. He is a member of the Global Compliance Operating Committee. Previously, Mr. O'Connell served as global co-head of Regulatory Audits and Inquiries and Compliance Employee Services and shared oversight of Regulatory Reporting from 2013 to 2019. Prior to that, he was head of Private Wealth Management Compliance in the Americas from 2008 to 2013 and co-head of Goldman Sachs Asset Management Compliance in the United States from 2006 to 2008. Mr. O'Connell joined Goldman Sachs as a vice president in 2006 and was named managing director in 2008. Prior to joining the firm, Mr. O'Connell worked at UBS Financial Services and Credit Suisse in their legal and compliance departments. Before that, he spent eight years as a litigator at Simpson Thacher & Bartlett and O'Sullivan Graev & Karabell. Prior to law school, Mr. O'Connell spent six years in the technology departments of Drexel Burnham Lambert and JP Morgan. Mr. O'Connell earned a BA in Philosophy from Fordham College and a JD from Columbia University School of Law.

**Nwamaka (Amaka) Omenka** is associate director, qualifications & exams within FINRA's Credentialing, Registration, Education and Disclosure (CRED) department. She manages the qualification examination program and the waivers program. Ms. Omenka has worked in the Qualifications and Exams group for 11 years and was the lead content manager for the development of the Securities Industry Essentials® (SIE®) exam. She previously worked in the Continuing Education and Membership Gateway groups and has been with FINRA for 21 years. Before joining FINRA, Ms. Omenka worked in retail banking. She received a bachelor's degree in English from the University of Nigeria, Nsukka (UNN), and a master's degree in management from the University of Maryland University College (UMUC).

**Michele Oswald** is a team leader in the Compliance Registration department. Her team ensures associates and locations are appropriately registered with regulators while keeping the best interests of clients in mind. They strive to be an industry leader in best practices for compliant, accurate, and efficient registrations in an agile and engaging work environment. Part of her role is to work closely with FINRA on efforts such as the CRD Transformation. She engages with industry peers and FINRA stakeholders to deepen business relationships. Ms. Oswald has been in the securities industry for 17 years. She joined Edward Jones in 2004 as a Records Administrator in the Verification Letters department. In 2006, she joined the Compliance Registration department and has held various roles. Her Edward Jones career has all been within Compliance and predominantly in Compliance Registration. She is a member of The Association of Registration Management, Inc. (ARM) and the Securities and Insurance Licensing Association (SILA). She earned a bachelor's degree in Computer Management Information Systems from Southern Illinois University Edwardsville in 2004.

**James J. Papagiannis** is Chief Compliance Officer of InspereX, a fintech company, which is engaged in institutional sales and trading of U.S. government agencies, municipal bonds, certificates of deposit, corporate bonds, preferred stock and mortgage-backed securities, as well as the wholesale distribution of new issue, retail financial instruments including InterNotes®, CDs, and structured notes. InspereX, through its technology company, offers BondNav®, a market-leading fixed income technology platform that displays a wide array of new issue and secondary market fixed income offerings. In this role, Mr. Papagiannis is responsible for overseeing and directing the regulatory compliance program of InspereX and its affiliates. Prior to joining InspereX, Mr. Papagiannis spent 14 years at the Financial Industry Regulatory Authority ("FINRA") where he served as Examination Manager in nearly every area of FINRA's Member Regulation Division, including member firm cycle examinations, targeted cause examinations, financial/operational reviews, and membership applications. While at FINRA, Mr. Papagiannis examined several hundred broker-dealers with various business lines and has a great perspective on a wide range of securities regulations

and compliance considerations. Mr. Papagiannis obtained a B.S. in finance and an MBA in international finance and marketing from DePaul University. Mr. Papagiannis holds the Chartered Financial Analyst (CFA) designation. Mr. Papagiannis currently serves as Chairman of the Securities Industry/Regulatory Council on Continuing Education (CE Council). Mr. Papagiannis also serves on the Board of Directors of the National Society of Compliance Professionals (NSCP) and is a member of the Strategic Planning Committee.

**James Parks** is director, CRED strategy and innovation within FINRA's Credentialing, Registration, Education and Disclosure (CRED) department. Mr. Parks began his tenure with FINRA (then the National Association of Securities Dealers (NASD)) in 2003. He has served in program management and product management capacities, supporting various departments including Technology, Transparency Services, Member Regulation, Market Regulation, Corporate Financing, Advertising Regulation, the Office of Fraud Detection and Market Intelligence, and Registration & Disclosure. Before joining FINRA, he worked for an investment advisor firm and a provider of fixed income trading platforms. Additionally, he worked as an independent management consultant with assignments at the Municipal Securities Rule Making Board (MSRB) and at the NASD. He is a graduate of Marymount University where he earned a Bachelor of Business Administration with a concentration in Finance. Mr. Parks is Pragmatic Marketing Certified in product management and holds a Certified Regulatory and Compliance Professional™ (CRCP™) designation from the University of Pennsylvania's Wharton School.

**Jessica Pastorino** has worked in the securities industry since 2006, managing compliance for firms involved in privately placed capital raising and M&A advisory. As President and Chief Compliance Officer for M&A Securities Group and Burch & Company, Ms. Pastorino runs two firms that offers a broker-dealer platform for independent middle-market investment banking professionals and boutique advisory groups. Ms. Pastorino holds her Series 24, 79, 62, 22, 39 and 63 licenses and earned her Bachelor of Arts Degree in English at California State University Long Beach. Ms. Pastorino has served as a member of both FINRA's District and Capital Acquisition Broker committees and currently serves on FINRA's Small Firm Advisory Committee.

**Jackie Perrell** is Vice President in the NCFC Market Investigations Team and the head of Market Fraud Investigations. Ms. Perrell previously served as a Vice President and Senior Advisor within Member Supervision's Office of the Chief of Staff, leading a team responsible for supporting a variety of operational, administrative support, and financial management functions across Member Supervision, as well as serving as an advisor on a wide range of operational, policy and regulatory issues. Since joining FINRA in 2011, Ms. Perrell has held a variety of positions within the organization, beginning as an attorney in the Department of Enforcement where she conducted investigations involving potential violations of FINRA rules and the federal securities laws and rules thereunder. She then worked in the Office of the Whistleblower where she managed investigations of complaints and regulatory tips alleging potential fraud and other regulatory misconduct, and then transitioned to serving as a Deputy Director in the Office of Fraud Detection and Market Intelligence (OFDMI) where she served as a key member of the OFDMI senior management team. Prior to joining FINRA, Ms. Perrell worked in private practice representing broker-dealers in connection with SEC and FINRA investigations and in FINRA's arbitration forum, served as an Administrative Law Judge for the State of Maryland presiding over contested administrative law hearings, and worked as a staff attorney in the SEC's Office of Compliance Inspections and Examinations conducting examinations of broker-dealers and self-regulatory organizations.

**Ola Persson** is Senior Vice President and head of FINRA's Transparency Services Department. He is responsible for all business, technology and operational aspects related to FINRA's fixed income and equity trade reporting and quotation facilities (TRACE, ADF, ORF, OTCBB and the TRF's). Mr. Persson joined FINRA in 2004, with responsibilities for the fixed income (TRACE) program. Prior to joining FINRA, Mr. Persson worked for 10 years at Thomson Reuters where he held a number of positions in the Fixed Income division. He holds a Bachelor's degree in Finance and Statistics from the University of Stockholm, Sweden, and a Master's degree in International Business from Baruch, City University of New York.

**Doug Pratt** is Senior Director in the Quality of Markets group within FINRA's Market Regulation Department. Mr. Pratt oversees the CAT Compliance Team which conducts surveillance to ensure Industry Member compliance with the various reporting requirements of the Consolidated Audit Trail. Mr. Pratt served in a similar role within Market Regulation as the Senior Director of the Order Audit Trail System (OATS) Compliance Team until OATS was retired last year. Before joining FINRA in 2007, Mr. Pratt worked in the surveillance department of a small broker dealer, drafting internal compliance procedures and conducting onsite examinations of branch offices to ensure adherence to FINRA rules. Prior to that, Mr. Pratt spent

nearly seven years as an over-the-counter position trader for Raymond James Financial at their home office in Florida. Mr. Pratt earned his Bachelor of Science Degree in Finance from the University of Florida

**Joseph E. Price** is Senior Vice President, Regulatory Analysis. He oversees FINRA's Corporate Financing and Advertising Regulation Departments. The Corporate Financing Department regulates capital-raising activities of broker/dealers; including equity, debt, REIT, closed-end fund, limited partnership offerings and private placements. The Advertising Regulation Department regulates broker/dealer sales materials, mutual fund advertisements, social media and other communications with the public. Mr. Price previously worked in various capacities at the Securities and Exchange Commission. He was an Assistant General Counsel and a Special Counsel in the Office of General Counsel and he was the Deputy Chief of the Office of Disclosure and Investment Adviser Regulation in the Division of Investment Management. Prior to working at the SEC, he was a litigator in the Bureau of Competition at the Federal Trade Commission. Mr. Price also worked as a Compliance Investigator at the Coffee, Sugar & Cocoa Exchange. He was an Adjunct Professor at Georgetown University Law Center from 1994 to 2002, where he taught "Current Issues in Securities Regulation" and "Disclosure under the Federal Securities Laws." He earned a degree in Economics from the University of Wisconsin and received his J.D. from Fordham University.

**Steven Price** is Senior Vice President and oversees FINRA's National Cause Program, which conducts assessments and investigations of financial industry participants across the U.S. based on triggering events and regulatory intelligence. He also participates in multiple organizational committees and initiatives designed to establish FINRA as a leader in regulatory vision and to advance the protection of investors. Mr. Price re-joined FINRA in 2020 after spending the previous 12 years in multiple roles overseeing broker-dealer compliance and operations for ALPS Distributors and ALPS Portfolio Solutions Distributor. He formerly served in the enforcement units of FINRA and the Colorado Division of Securities, as well as serving on the Colorado Securities Board. Prior to his regulatory roles, Mr. Price was a market maker at the Chicago Board Options Exchange and a litigator with concentration across civil and criminal matters.

**Meaghan Reim-Strange** is Senior Principal Examiner, Member Supervision for FINRA. Ms. Reim-Strange's responsibilities include: (i) serving primarily as lead examiner and point of contact for examinations of FINRA member Firms; Investigate FINRA member Firm's processes and procedures in areas such as AML Compliance, Supervisory Controls; Private Securities Transactions; Outside Business Activities; Consolidated Statements; Excessive Trading and Churning; (ii) analyzing examination findings and member Firm regulatory history to determine appropriate disposition; and (iii) provides on the job training for newer examiners. Ms. Reim-Strange has been with FINRA since 2010. She entered the securities industry in 2002 as a broker-trainee before moving to an Equity Capital Markets Compliance Associate position for a broker dealer within the Philadelphia area. Ms. Reim-Strange has a Bachelor of Arts degree in Political Science from Villanova and a Juris Doctor from Widener University School of Law. She has been a member of the Pennsylvania bar since 2009 and she is also a Certified Fraud Examiner (CFE).

**Gina Rettagliata** joined FINRA in 2003 and is Examination Director located in the Woodbridge, New Jersey office. She leads a geographically dispersed team of Exam Managers responsible for planning and executing Member Supervision's examination program relative to a subset of firms engaged primarily in retail sales. She brings several years of industry experience to her role, including as Vice President and AML Compliance Officer of a major online trading firm. Mrs. Rettagliata has a Bachelor of Arts degree in Political Science from the University of South Florida and is a graduate of the FINRA Institute at Georgetown Certified Regulatory and Compliance Professional (CRCP)<sup>®</sup> program.

**Matt Reyburn** is Risk Monitoring Director for the FINRA Capital Markets and Investment Banking firm grouping. During his 19 years with FINRA, he has served various roles as an Examiner and Examination Manager prior to becoming a Risk Monitoring Director. Mr. Reyburn's experience includes performing examination work through regulatory services agreements for the NASDAQ-LIFFE Single Stock Futures Exchange and Chicago Climate Exchange. As a Risk Monitoring Director, Mr. Reyburn and his team of analysts are responsible for performing the sales practice and financial/operational monitoring of approximately 270 Mergers and Acquisition broker-dealers located across the nation. Prior to joining FINRA, Mr. Reyburn performed various roles including Examination Manager and Strategic Development Analyst at the National Futures Association.

**Kelly Rock, Esq.** has nearly 18 years in regulatory enforcement and brings expertise and powerful insight into complex financial products and emerging products and risk areas. Ms. Rock serves as Senior Counsel in CFI, the Complex Financial Instruments Unit of the Division of Enforcement, at the Securities and

Exchange Commission. Ms. Rock has spent the past decade in CFI, investigating and recommending Enforcement actions related to, among others, TRS, RMBS, ETFs, ETNs, Leveraged Loans, Investment Adviser Funds, Pooled Investment Vehicles, Opportunity Zone Funds, and structured and complex products involving digital assets. Ms. Rock is an ongoing contributor to the Division of Enforcement's training program. She authored and presented on a variety of topics, both agency and division-wide, including leveraging technology and data analytics to support investigations, the use and implementation of Artificial Intelligence platforms, and the use of complex products and trading strategies. Mr. Rock has recommended dozens of Enforcement recommendations over her career, including matters arising from CFI's broader case initiatives involving RMBS and volatility linked ETPs. She has been named in numerous press and litigation releases. During her tenure at the SEC, in addition to Division Director's awards, Ms. Rock received the Enforcement Award for Excellence in Information Technology, and she was also commended with the SEC's Award for Community Service. Prior to joining the SEC, Ms. Rock was a commercial litigator with the law firm Milbank, Tweed, Hadley and McCloy. She graduated from the University of Texas School of Law with distinction, she has a masters from Columbia University, and is a proud alum of St. John's College in Annapolis, Maryland.

**Sandi Ronston** joined FINRA's Digital Experience Transformation (DXT) team in 2020. She is the product owner for FINRA Gateway's Requests & Filings. Her focus is on maximizing the user experience with responding to compliance requests and filings. Before joining FINRA, Ms. Ronston was a senior product manager for an educational testing company where she led the expansion of their online test ordering and remittance system and helped to increase their user base and market leadership. Starting her career in software engineering, she later transitioned into product management after realizing early involvement allowed her to understand customer's pain points and setting the tone for a product. She continues to pursue her passion today at FINRA by including data, people, technology and thoughtfulness in the development and delivery of customer-focused products. Ms. Ronston holds a B.A. in Applied Mathematics and a M.S. in Computer Science.

**Sarah Rose** is a passionate user advocate within FINRA's data dissemination product line. She has over 20 years of experience in user centered design. Her strength is listening to customers and communicating their thoughts and needs as actionable insights to the technical teams. Prior to joining the data dissemination team, Ms. Rose worked on the data collection and the business and legal system teams at FINRA, making her a customer subject matter expert in the full experience of data collection, processing, and dissemination. She enjoys continuing to learn about the diverse customer base at FINRA and the many product channels open to them. Prior to joining FINRA, Ms. Rose worked as a Senior Information Architect and Senior UX Designer at organizations that serviced customers including US Congress, US State Department, Smithsonian Institution, Ritz Carlton and Etienne Aigner.

**Gillian Rosenstein** is a program manager in FINRA's Member Relations and Education department. Ms. Rosenstein joined FINRA in February 2007 in the Member Education and Training department, where she developed materials for several educational offerings including e-learning courses, the CRCP™ Program, webinars and conferences. In January 2014, Ms. Rosenstein transferred to the Member Relations and Education department where she continued to create educational materials as well as managed FINRA's Event app. Recently, Ms. Rosenstein's projects are more focused on maintaining existing, and developing new, compliance tools and resources for the membership as well as performing data-related tasks. Prior to working at FINRA, she worked at FinancialCampus (now Thomson NETg), developing online courses and at Kitt Peak National Observatories as an observing assistant. Ms. Rosenstein received her A.B. from Smith College in Northampton, MA.

**Greg Ruppert**, Executive Vice President, leads FINRA's Member Supervision organization, a cohesive group of programs which protect investors and safeguard market integrity through surveillance and oversight of Member Firms and Registered Representatives. In particular, Mr. Ruppert sets the strategic direction of the Member Application Program, Risk Monitoring Program, Firm Examination Program, and Investigative Programs of the organization. Mr. Ruppert joined FINRA in 2020 as the Executive Vice President of FINRA's National Cause and Financial Crimes Detection Program (NCFC) within Member Supervision. In his prior role, Mr. Ruppert oversaw FINRA's National Cause Program, Financial Crimes Surveillance, and Specialized Investigative Units covering vulnerable adults and seniors, anti-money laundering and fraud, high-risk representatives, and cybersecurity. He was also responsible for the creation of FINRA's Financial Intelligence Unit. Prior to joining FINRA, from 2014 to 2020, Mr. Ruppert was a Senior Vice President in Charles Schwab Corporation's Risk Management department. In that role, he led teams responsible for several of the key operational and compliance risk areas across the enterprise. He also served as the Board-appointed Bank Secrecy Act (BSA) Officer and the Corporate Responsibility Officer for the corporation. Prior

to joining Schwab, Mr. Ruppert spent more than 17 years with the U.S. Government, achieving the rank of Senior Executive Service. Mr. Ruppert's career as a Special Agent in the FBI included investigator and leadership roles specializing in complex corporate and securities cases, financial crimes, terrorism, and cyber. Mr. Ruppert is a Professor of Practice at the University of the Pacific, School of Engineering and Computer Sciences, for the Data Science Master's Program. He on the Board of Directors of the non-profit organization CalTrout. Previously, he was on the board of the non-profit organization GirlVentures and served as President of the board. Mr. Ruppert has a J.D. from the University of the Pacific's McGeorge School of Law and a B.A. from the University of the Pacific.

**Emily Westerberg Russell** was named Chief Counsel of the SEC's Division of Trading and Markets in July 2019, after serving as a member of the Office of Chief Counsel for a decade. The Office of Chief Counsel provides legal and policy advice to the Commission on a variety of matters affecting broker-dealers and the operation of the securities markets. Among other things, the Office was responsible for developing and drafting key components of the Commission's recently adopted package of rulemakings and interpretations designed to enhance the quality and transparency of retail investors' relationships with investment advisers and broker-dealers, in particular, Regulation Best Interest. Ms. Russell received the SEC's Jay Manning Award in 2019 in recognition of her commitment to excellence, dedication to fair and honest markets, and tireless pursuit of just and workable regulatory responses to practical business problems. She also was a joint recipient of the Chairman's Award for Excellence for her work on the IA/BD Team, and a joint recipient of the Law and Policy Award for her work on the Dodd-Frank Legislative Response Team. Prior to joining the SEC, she was a Senior Associate in the Financial Institutions Group at WilmerHale, where she advised broker-dealers and other financial institutions regarding compliance with a wide range of securities and banking laws, including anti-money laundering requirements. Ms. Russell received her J.D. from Columbia University School of Law, where she was a James Kent and a Harlan Fiske Stone Scholar, and served as Executive Editor of the *Columbia Journal of Transnational Law*. She earned her B.A., *summa cum laude*, in economics and international relations from Colgate University.

**Racquel Russell** is Senior Vice President and Director of Capital Markets in FINRA's Office of General Counsel (OGC). In this role, Ms. Russell oversees the Capital Markets Office as it develops new policy initiatives, provides counsel to the Department of Market Regulation and Transparency Services, and supports the fixed income examinations of the Member Supervision Department. She also provides expert guidance to the FINRA Board of Governors and senior management. Ms. Russell joined OGC in 2008 and previously served as an Associate General Counsel and an Assistant General Counsel. Prior to joining FINRA, Ms. Russell was a Vice President in the Legal and Compliance Department at J.P. Morgan, London, UK. She also worked in a variety of legal roles at the U.S. Securities and Exchange Commission, including as a Branch Chief for Trading Practices in the Division of Trading and Markets. Ms. Russell earned a B.A. in Psychology from Canisius College and J.D. and M.B.A. degrees from the State University of New York at Buffalo, School of Law and School of Management.

**John Sakhleh** is a partner in the Securities Enforcement and Regulatory group, which received the 2019 *Chambers USA* Award for Financial Services Regulation Firm of the Year and was named the Law Firm of the Year for Securities Regulation in 2020 and 2017 by *U.S. News – Best Lawyers*. Mr. Sakhleh advises a wide array of financial services firms including investment and commercial banks, broker-dealers, investment advisers and private/hedge funds — on a broad variety of regulatory, enforcement, compliance and transactional matters. Mr. Sakhleh regularly advises on transactions involving U.S. and non-U.S. financial services and FinTech companies. His experience includes advising on transactional and regulatory matters in connection with merger and acquisitions of broker-dealers, investment advisers and other FinTech companies. These complex projects include advising on compliance-related integration issues, technology conversions of systems, migration of customer accounts and trading platforms, restructuring of major business units and obtaining the necessary regulatory approvals in strategic transactions. Mr. Sakhleh also advises numerous financial institutions on trading and technology platforms in connection with (i) evaluating the broker-dealer and investment adviser registration requirements, and (ii) advising on the formation and regulatory approval process for newly formed broker-dealers and investment advisers with the SEC, FINRA, other self-regulatory organizations and clearing agencies. Mr. Sakhleh's regulatory and compliance-related practice includes advising clients on general broker-dealer registration and SRO membership, dealer/trader/finder issues, FinTech/trading platforms, clearing firms and related financial responsibility requirements, FINRA advertising rules, Regulation BI, outsourcing arrangements and non U.S. broker-dealer/cross-border registration requirements (Rule 15a-6 and related no-action letters), books and records/electronic recordkeeping issues, Regulation ATS and supervisory liability for CCOs and senior officers. Mr. Sakhleh's practice also includes a concentration on enforcement defense and regulatory

counseling matters, in which he brings to bear his extensive knowledge of the regulatory schemes governing securities market and regulatory issues for broker-dealers, investment advisers, investment funds and FinTech trading platforms. His securities enforcement practice has covered a broad range of enforcement matters, including investigations of securities fraud, investment adviser misconduct, broker-dealer matters, municipal bond-related trading, capital deficiencies, conversion/integration issues and trading-related investigations, including spoofing. Mr. Sakhleh has defended a wide variety of clients in investigations before the U.S. Securities and Exchange Commission (SEC), the Financial Industry Regulatory Authority (FINRA), the Commodity Futures Trading Commission (CFTC) and the National Futures Association (NFA). Prior to joining the firm, Mr. Sakhleh worked for the SEC's Office of Compliance Inspections and Examinations. During his time with the SEC, Mr. Sakhleh was involved with, among other things, the SEC's market-timing and late trading, proprietary trading and best execution investigations and examinations. Prior to joining the SEC, Mr. Sakhleh worked for a national law firm where he focused on investment company, investment adviser and hedge fund-related issues. Mr. Sakhleh also worked at a large national accounting firm as a Certified Public Accountant (inactive).

**Joel Sauer** joined Charles Schwab as the Director of Senior and Vulnerable Investor (SVI) Investigations in 2019. He began his financial services career as an Investigator and Assistant Director in Inspections and Compliance at the Texas State Securities Board. He then served as an Examiner and Examinations Branch Chief in the Fort Worth Regional Office of the U.S. Securities and Exchange Commission. Prior to joining Schwab, he was the Chief Compliance Officer for hedge fund manager Hayman Capital Management and then for private equity firm Lone Star Funds.

**John Saxton** is Senior Director in FINRA's Division of Market Regulation. He joined FINRA/New York Stock Exchange in 1997 and currently leads the Trading and Execution Fixed Income Examination team. This specialized team is responsible for conducting trading and execution reviews in fixed income securities within FINRA's cycle examination program. Prior to his current role, Mr. Saxton was a Senior Director in FINRA's Division of Market Regulation supervising several surveillance teams and was a Trial Counsel in NYSE's Division of Enforcement. Mr. Saxton earned his J.D. from New York Law School and a B.S. in Business Administration from St. Michael's College.

**Joan Schwartz** is Chief Legal Officer, Managing Director and a member of the Executive Committee for Pershing LLC, a BNY Mellon company. Since joining Pershing in July 2008, Ms. Schwartz has been responsible for supervising the Legal Department staff, litigation, employment matters, regulatory inquiries, anti-money laundering-related issues and inquiries from law enforcement agencies. She is also chief advisor to Pershing's Executive Committee and business units and lead counsel representing Pershing in compliance and regulatory inquiries from regulators and law enforcement agencies. Ms. Schwartz began her career as an attorney in the financial services industry with Prudential Securities Inc. and was with Wachovia Securities LLC and First Clearing LLC before joining Pershing. Ms. Schwartz is a member of SIFMA's Compliance and Legal Division and vice chair of SIFMA Clearing Firm Committee. She earned a Bachelor of Arts degree from Binghamton University and a Juris Doctorate degree from Brooklyn Law School.

**Thomas M. Selman, CFA** is Founder of Scopus Financial Group, the premier source for customized research and professional services to asset management companies, broker-dealers, investment advisers, trade associations and other clients. Scopus develops a thorough understanding of each client's business and guides the client in a manner tailored to its needs. Before his retirement in 2020, Mr. Selman was Executive Vice President, Regulatory Policy, and Legal Compliance Officer of FINRA. He oversaw the departments of Corporate Financing and Advertising Regulation, the Office of Financial Innovation, and the Corporate Office of the General Counsel. Mr. Selman joined FINRA in 1996. Mr. Selman also holds the Chartered Financial Analyst® designation.

**Kalyan Sengupta** is Managing Director and Head of Digitalization of Compliance, Conduct & Operational Risk (CCOR) at JPMorgan Chase & Co. In his current role, he is responsible to digitize and transform the firm's Compliance, Conduct and Risk teams in driving an increasingly data-driven focus into the everyday decision-making and process execution of CCOR's risk management practices. Prior to his current role, Mr. Sengupta was Managing Director of Data, Analytics, Machine Learning and Reporting for Global Banking at Bank of America. In this role, he was responsible for digital transformation and building a data-driven organization in support of their Wholesale Credit Transformation effort as well as streamlining and supporting Payments, Services and Fulfillment Value Chain as part of their Global Treasury Services Digital Transformation. Prior to his role at Bank of America, Mr. Sengupta spent time at Merrill Lynch, Wachovia,

PNC and Mellon Bank where he held several roles both building Asset management and trading and risk systems and trade-related repositories. Mr. Sengupta received a bachelor's degree in Mechanical Engineering from the National Institute of Technology, India, and a master's degree in Computer Science from Birla Institute of Technology and Science, India. Additionally, he obtained Management & Leadership certification from The George Washington University School of Business and completed Executive education from The Scheller College of Business, Georgia Tech.

**Gargi Sharma** is Investigative Director within FINRA's Special Investigation Unit and supports a team of five investigators who conduct complex Anti-Money Laundering and Fraud investigations. Ms. Sharma is also involved with identifying industry trends that pose compliance risk, especially related to Anti-Money Laundering, and providing training internally within FINRA and to the industry. Ms. Sharma is a Certified Anti-Money Laundering Specialist and graduated from the University of Texas with bachelor's and master's degrees in Finance and Accounting. Ms. Sharma works from FINRA's Florida Office and has been with FINRA for 13 years.

**Joseph J. Sheirer** currently oversees FINRA's Member Supervision Firm Examination program. Previously, Mr. Sheirer was the Regional Director of FINRA's North Region with offices in Boston, Philadelphia and Woodbridge; developed and oversaw FINRA's national Membership Application Program group; and worked in varying capacities in a number of other FINRA departments including Risk Oversight & Operational Regulation, Continuing Education, Testing, and Qualifications & Registration. Mr. Sheirer is a graduate of Brooklyn Law School and Drew University and is a member of the Bars of the States of New York and New Jersey.

**Matthew Slovik** is Managing Director and Head of Morgan Stanley's Global Sustainable Finance group, where he leads the firmwide sustainable finance strategy and focuses on mobilizing private-sector capital to address major global challenges. Mr. Slovik works across the firm to develop client-focused financial products and solutions that integrate sustainability and target strong financial returns as well as positive environmental or social impact. Under Mr. Slovik's leadership, Morgan Stanley continues to develop innovative sustainable and impact investing solutions for institutions and individuals. Mr. Slovik has spent his entire career at Morgan Stanley, where he began working as an analyst in the firm's Investment Banking Division. Most recently, he worked in Morgan Stanley Alternative Investment Partners (AIP), the firm's institutional private equity fund investing business, where he helped lead the build out of the private equity impact investing program. During his career at Morgan Stanley, Mr. Slovik has also worked in the firm's Global Capital Markets, Wealth Management and Firm Management divisions. He received a B.A. in Public Policy from Duke University.

**Bryan Smith** has been employed by the Federal Bureau of Investigation (FBI) as a Special Agent since 2002 and currently serves as the Section Chief for the FBI's Cyber Criminal Section where he is responsible for the FBI's investigations and operations against cybercriminal actors and threats. Prior to his current role, Mr. Smith served as the Assistant Special Agent in Charge over the Cleveland Field Office's Cyber/White Collar Branch, Unit Chief over the FBI's Money Laundering and Bank Fraud unit, and as the FBI's Detailee to the U.S. Securities and Exchange Commission (SEC) where he assisted both agencies in insider trading, market manipulation, and investment fraud matters. His experience crosses over financial crimes, cyber, and virtual currency and he has initiated a number of private sector outreach efforts to better leverage the complementary knowledge of both. Prior to the FBI, Mr. Smith worked as a consultant for Accenture and Deloitte and Touche and is a graduate of Bradley University with a degree in accounting.

**Amy C. Sochard** is Vice President of FINRA's Advertising Regulation Department. The department helps protect investors by ensuring members of FINRA use communications including social media, digital advertising and other marketing material that are fair, balanced, and not misleading. Ms. Sochard oversees the department's regulatory review programs and business operations, including the development of technology to facilitate the review of communications. Ms. Sochard provides expertise and policy guidance to other FINRA departments concerning FINRA, SEC, MSRB and SIPC rules pertaining to communications with the public. She also oversees the development of new rules, published guidance, and interpretations regarding communications, and she routinely speaks at industry events on these topics. Prior to joining FINRA, Ms. Sochard worked with a real estate syndication firm in Washington, DC. She received a bachelor's degree with distinction in English from the University of Virginia and studied poetry writing at Columbia University.



**Miko Somborac** is Lead Product Manager in the Enterprise Data Platforms area of FINRA's Technology unit. In his role, Mr. Somborac is responsible for the management of several products including: Reports in FINRA Gateway, Report Center, ADDS, SEC Exams, ATS/OTC, OTCE, and DAPI. To ensure that his products deliver features and functionality that truly address the users' needs, he works closely with the development team members as well as both internal and external stakeholders. Mr. Somborac joined FINRA in 2019 to work on Report Center's migration to the cloud. He started his career as a product manager working on mutual fund hypothetical software at what was then Thomson Financial. Since then, he has worked in various product and data roles including some of which required a firm grasp of some of the more complex securitized financial instruments and their underlying data. Mr. Somborac is a certified project manager and has a Bachelor of Science in Finance from the University of Maryland.

**Bill St. Louis** is Senior Vice President and Firm Group Leader for FINRA member firms assigned to the Retail and Capital Markets firm groupings. In this capacity, he has responsibility for the Single Points of Accountability and Risk Monitoring Program teams for these firms, which includes the assessment of business conduct, financial, operational and trading risks. He and his team are also responsible for examination strategy for these firms, as well as coordination with Examination Program management on the execution of related examinations. He also oversees FINRA's High Risk Representative Program, and FINRA's Membership Application Program (MAP). Prior to his current role, Mr. St. Louis was the Regional Director for FINRA's Northeast region, District Director of FINRA's New York office, and held senior roles in FINRA's Enforcement Department including serving as the Regional Chief Counsel for FINRA's North Region. Mr. St. Louis earned an undergraduate degree from Baruch College and a law degree from New York University School of Law. Prior to law school he worked for several years in the Compliance Department of a NY-based broker-dealer.

**Nathaniel Stankard** is Senior Vice President and Senior Advisor to the CEO. Mr. Stankard joined FINRA in 2017. Prior to joining FINRA, he worked for the U.S. Securities and Exchange Commission for seven years. He first served as the Counsel to the Director of the Division of Trading and Markets and later as the Deputy Chief of Staff for Policy in the Office of Chair Mary Jo White, where he managed the rulemaking agenda of the Commission; advised the Chair on a diverse range of complex legal and policy matters; coordinated cross-agency staff teams comprised of policy, legal and economic experts; and represented the Chair in negotiations with other agencies and market participants. His financial industry background also includes Morgan Stanley, where he was an Executive Director in what is now the Global Sustainable Finance Group, and Cleary Gottlieb Steen & Hamilton LLP, where he was an associate responsible for complex securities law matters. Mr. Stankard received a Bachelor of Arts Degree in Economics from Oberlin College and received his J.D. from Harvard Law School.

**Peter G. Stoehr** is Vice President of the Trading and Execution Firm Group ("T&E") within FINRA's Market Regulation Department. T&E conducts equities, options, fixed income, and financial operations cycle examinations as well as for-cause examinations for compliance with FINRA, SEC and Exchange related trading rules and regulations. Mr. Stoehr is responsible for the management of the T&E Options, Equities, Trading Specialist Group, and For-Cause Examination Program. He has been with FINRA since 1997 and prior to that was employed at Pershing LLC.

**Kara Suro** is Managing Director and Head of Fraud Risk Management responsible for governance and implementation of Schwab's Fraud Risk Management Program, including orchestration of firm-wide fraud strategy prevention, detection, response, and reporting elements. In this role, Ms. Suro also oversees the surveillance and investigations teams responsible for providing enterprise-wide coverage relating to financial and cyber fraud against clients as well as fraud and regulatory violations associated with Registered Investment Advisors (RIAs) using Schwab's Advisor Services platform. Prior to returning to Schwab in her current capacity in 2015, Ms. Suro was a Director with Schwab's Compliance Regulatory Group from 2011 to 2012. Ms. Suro has a JD and was previously a securities attorney with Bingham McCutchen.

**Kelly Swanstrom** is associate director, continuing education (CE) marketplace within FINRA's Credentialing, Registration, Education and Disclosure (CRED) department. With more than 18 years of experience at FINRA, she currently oversees the operations, external client and content provider relationships, and outreach initiatives of FINRA's Firm Element E-Learning Program and CE Marketplace. Additionally, she provides support and direction to the CE Council regarding CE Marketplace and associated programs. Ms. Swanstrom is a graduate of the Robert H. Smith School of Business at the University of Maryland.

**Jennifer Szaro** is Chief Compliance Officer for XML Securities, LLC a fully disclosed introducing broker/dealer and its affiliated investment advisory firm, XML Financial Group. Ms. Szaro is responsible for managing both firms' compliance infrastructures. Ms. Szaro joined the securities industry in 2000. She previously worked in the technology sector where she had experience in ecommerce, website hosting and product development. As the securities industry went through significant changes with higher regulatory demands, she took on more compliance and marketing related roles. In 2011, she became a senior level executive and Chief Compliance Officer of the broker dealer, then dually registered. In addition to her current role as CCO, she is the AMLCO, and alternative FINOP. In 2012, she completed FINRA's Certified Regulatory and Compliance Professional Program (CRCP)<sup>®</sup>. In 2018, she became a non-public FINRA Dispute Resolution Arbitrator, having qualified through the National Arbitration and Mediation Committee. In 2019, she was appointed to serve out a two-year term on the FINRA's Small Firm Advisory Committee (SFAC), serving as the 2020 Chair. She was re-appointed to serve a three-year term through 2023. Ms. Szaro holds the following FINRA registrations; Compliance Officer (CR), Introducing Broker-Dealer Financial and Operations Principal (FI), General Securities Principal (GP), General Securities Representative (GS), Investment Company and Variable Contracts Products Representative (IR), Municipal Securities Principal (MP), Municipal Securities Representative (MR), and Operations Professional (OS). Ms. Szaro is a graduate from the University of Rhode Island with a Bachelor of Science.

**Tina Tambiah** is Senior Director in the National Cause and Financial Crimes Detection Programs. In this role, she oversees FINRA's centralized intake unit responsible for reviewing and investigating regulatory events, including investor complaints and regulatory tips. Prior to this role, Ms. Tambiah was an Investigations Director in the Retail Firm Grouping. She led a team managing large and complex investigations which included fraudulent activity and other serious misconduct. Prior to 2019, Ms. Tambiah held management roles in the Firm Exam and Cause programs while in the Boston District Office where she was responsible for managing routine and specialized examinations of member broker-dealers and investigations of customer complaints, termination for cause, disclosure filings and regulatory tips against individual brokers. She has presented case findings and disciplinary action recommendations to the enforcement department for disciplinary action proceedings. Ms. Tambiah earned her Bachelor of Arts degree in Economics from Stony Brook University.

**Irmira Tan** is principal client relationship manager within FINRA's Credentialing, Registration, Education and Disclosure (CRED) department. With more than 20 years of experience at FINRA, she currently assists with the operations, external client and content provider relationships, and outreach initiatives for the Continuing Education (CE) Marketplace and FINRA's Firm Element E-Learning Program. Prior to this role, Ms. Tan was a senior analyst in Regulatory Operations within the Business Solutions Group and an associate in the Member Education and Training department. She holds a Bachelor of Science degree in business administration from University Maryland University College.

**Susan Tibbs** is Vice President of the Market Manipulation Group in the Quality of Markets section in FINRA's Department of Market Regulation. She has developed a specialty in complex products, new exchanges, and cross market surveillance and investigations. She oversees FINRA's Cross Market Manipulation Surveillance Patterns and directs investigations for equity products both traded on and off exchange. Over the years she has been instrumental in the planning and implementation of surveillance patterns for various FINRA clients. Currently, she is part of the leadership team managing the implementation of deep learning in production surveillance patterns for Market Regulation. Ms. Tibbs holds a B.A. in International Affairs from the George Washington University and a Juris Doctorate from Western Michigan University Thomas M. Cooley Law School. She loves to learn new things and has dedicated her career to investor protection.

**Kayte Toczylowski** is Vice President of Member Relations and Education for FINRA. In leading the Member Relations and Education Department, Ms. Toczylowski's responsibilities include maintaining and enhancing open and effective dialog with FINRA member firms. Ms. Toczylowski also oversees FINRA's Member Education area, which includes FINRA conferences and other member firm educational offerings such as the FINRA Institute at Georgetown for the Certified Regulatory and Compliance Professional (CRCP)<sup>®</sup> designation. Ms. Toczylowski has been with FINRA since 2011 and spent nine years in Member Supervision's examination program. Most recently, Ms. Toczylowski was an Examination Director located in the Philadelphia, PA office, where she led geographically dispersed exam teams responsible for planning and executing Member Supervision's examination program relative to a subset of firms engaged primarily in Capital Markets & Investment Banking Services. She entered the securities industry in 2003 in the compliance department of Janney Montgomery Scott, a regional broker-dealer headquartered in

Philadelphia. The majority of her eight-year career at Janney was spent as a compliance examiner for the firm's branch network. Ms. Toczyłowski has a Bachelor of Arts degree in English from Villanova.

**Alexandra (Lex) Toton** is director, testing & continuing education programs within FINRA's Credentialing, Registration, Education and Disclosure (CRED) department. Ms. Toton oversees test security, editing services, client services and SIE academic outreach. She previously was associate director of qualifications and exams, co-managing the FINRA qualification examination programs. She also served as project leader for FINRA's Representative-Level Exam Restructuring project. Ms. Toton began her career at FINRA in 2009. Before joining FINRA, she worked in compliance and operations at The Investment Center in Bedminster, New Jersey. Ms. Toton received a bachelor's degree in business administration from Boston University and a master's degree in finance from Johns Hopkins Carey Business School.

**Kathryn Travers** is Risk Monitoring Director in the M&A Investment Banking in FINRA's Boston Office. Ms. Travers has more than 20 years of experience in the investment industry with 17 of those employed by FINRA. Her responsibilities include managing the Risk Monitoring Analysts in her section that are responsible for monitoring the financial and sales practice day-to-day activities of 250 member firms. Ms. Travers is a graduate of Stonehill College with a double major in Economics and Political Science. She also obtained her Certified Fraud Examiner (CFE) designation in 2016.

**Amber Turner** is Principal Analyst in Business Operations at FINRA CAT, LLC. Ms. Turner's main responsibilities are to help Industry Members comply with their CAT reporting obligations and help create guidance and tools for Industry Member CAT compliance. Prior to joining FINRA CAT, LLC, Ms. Turner was an Associate Principal Analyst on the Order Audit Trail System ("OATS") team at FINRA for over six years. Ms. Turner also previously held positions in finance, compliance and client services at several financial organizations including EagleStone Wealth Advisors, Prudential Financial and the International Finance Corporation.

**Jamie Udinson** is Senior Director, Strategic Alliances in the Office of Member Supervision at FINRA, where she provides expert advice to the executive management team of Member Supervision, including the Executive Vice President of Member Supervision, on a full range of operational, policy and regulatory issues, and their associated communications. Ms. Udinson is responsible for strategic initiatives across Member Supervision's many groups, including Firm Exams, Risk Monitoring, the Member Application Program, and National Cause and Financial Crimes Detection Programs. During her 14 years at FINRA, Ms. Udinson has served in both the Member Supervision and Enforcement Departments, and most recently as the Chief of Staff to the Executive Vice President of National Cause and Financial Crimes Detection Program. Ms. Udinson has an MBA from La Salle University and is a Certified Anti-Money Laundering Specialist.

**Tanya Viridy** is senior trainer within FINRA's Credentialing, Registration, Education and Disclosure (CRED) department. Her responsibilities include the development and execution of CRED's training programs for the Central Registration Depository (CRD), the Investment Adviser Registration Depository (IARD), FinPro – FINRA's Financial Professional Gateway, BrokerCheck and FINRA's entitlement application. In addition, Ms. Viridy contributes to projects tied to CRED initiatives such as systems transformation and the revision of uniform registration forms. Previously, Ms. Viridy served as senior customer service coordinator and trainer for the FINRA Gateway Call Center. She began her career with FINRA in 2017.

**Erin C. Vocke** is Vice President, Firm Group Examinations located in the New Orleans Office. Ms. Vocke began her career in 1995 as an examiner in the New Orleans District Office. During this time, she conducted routine and cause examinations of member firms and focused examinations in the areas of variable products and mutual funds. Ms. Vocke became Supervisor of Examiners and relocated to the Florida Office. She assumed responsibilities for supervising Continuing Membership Applications and financial surveillance of member firms, in addition to routine and cause examinations. Ms. Vocke was promoted to Associate District Director of the Dallas Office and assumed responsibility of overseeing the District cycle, cause, financial surveillance and Membership Application Programs. She served as the District Director of the Dallas District Office for approximately five years and the District Director for both the Dallas and New Orleans District Offices for approximately six years. In her new role, she will be responsible for examinations of retail member firms across Member Supervision.

**Richard G. Wallace** is Senior Vice President and Assistant General Counsel at LPL Financial LLC, a registered broker-dealer and investment advisor. He provides legal advice on trading and operational issues. Previously Mr. Wallace was a Vice President at FINRA where he oversaw the department's legal group,

handling enforcement and policy issues. He also worked in the Enforcement Division of the U.S. Securities and Exchange Commission in Washington, D.C. As a partner at Foley & Lardner LLC, Mr. Wallace represented brokerage firms on market structure issues.

**Osamu Watanabe** is the General Counsel of Moelis & Company, a leading independent investment bank listed on the NYSE. Mr. Watanabe joined Moelis & Company as a newly founded investment bank and managed its successful IPO. Mr. Watanabe was also General Counsel for Moelis Asset Management which includes MCP private equity funds, Gracie credit hedge funds, Freeport direct lending funds and Steele Creek CLO funds. Prior to joining Moelis & Company, Mr. Watanabe held senior positions at Sagent Advisors, UBS, Credit Suisse First Boston and Donaldson, Lufkin & Jenrette. Mr. Watanabe was in private practice at Sullivan & Cromwell in New York, Tokyo, Hong Kong and Melbourne for 10 years focusing on U.S. and international securities offerings, M&A transactions, restructurings, bank financings, real estate transactions, and broker-dealer, bank and investment company regulation. Mr. Watanabe clerked for the Honorable Morey L. Sear, Eastern District of Louisiana. Mr. Watanabe holds a B.A. from Antioch College (1982) and a J.D. from Yale Law School (1985).

**Tom Weaverling** is the director, CRED strategy and innovation within FINRA's Credentialing, Registration, Education and Disclosure (CRED) department. In this role, he focuses on enhancing the customer experience within the licensing and registration process and leads efforts working with member firms and their representatives for the implementation of the Financial Professional Gateway (FinPro). Mr. Weaverling's responsibilities include collaborating with member firms, internal business stakeholders and the technology team. He joined FINRA (then NASD) as a quality assurance consultant in 1999 in CRED Technology. Since joining the organization, he has served in several areas, including user testing, training and product management — all with a technology focus. Before joining FINRA, Mr. Weaverling worked as a technology consultant for IT consulting firm RDA.

**Jeffrey Whyte** is Managing Director and General Counsel, Investment Banking at Jefferies LLC. In that role, Mr. Whyte's responsibilities include coverage of all transaction related legal matters relating to equity capital markets, debt capital markets, M&A and restructuring at Jefferies LLC. Mr. Whyte is also a member of the Jefferies' Employee Resource Group, jVets. Mr. Whyte has been with Jefferies since 2008 and prior to that was a partner at White & Case LLP. Mr. Whyte sits on the Board of Trustees, Executive Committee and is the head of the Audit Committee of the Corlears School in New York as well as on the Board of Governors and Finance Committee of the Lake Naomi Club in Pocono Pines, PA. Mr. Whyte earned an Honorable Discharge from the U.S. Army after serving as a Combat Medical Specialist in the U.S. Army Reserve and Connecticut Army National Guard from 1987-1995. Mr. Whyte holds a B.A., *magna cum laude*, M.A. and J.D. (highest honors) from the University of Connecticut.

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**Haimera Workie**, Vice President and Head of Financial innovation, oversees the Office of Financial Innovation. In this capacity, he is responsible for leading FINRA's Office of Financial Innovation, which focuses on analyzing financial technology (FinTech) innovations and emerging risks and trends related to the securities market. As part of these responsibilities, Mr. Workie works to foster an ongoing dialogue with market participants in order to build a better understanding of FinTech innovations and their impact on the securities markets. Previously, Mr. Workie served as Deputy Associate Director in the Division of Trading and Markets at the U.S. Securities and Exchange Commission. Mr. Workie also previously served as Counsel in the SEC's Office of the Chairman. Prior to joining the SEC, he was an associate at the law firm of Skadden, Arps, Slate, Meagher & Flom, with a practice focusing on corporate law. Mr. Workie is a graduate of the Massachusetts Institute of Technology (B.S., M.S.) and Harvard Law School (J.D.).

**Daniel Wright** joined Cambridge in 2020 and has more than 25 years of experience in the financial services industry, with a background in compliance and operations. In his current role as First Vice President of Compliance and Chief Compliance Officer, Mr. Wright provides compliance oversight for Cambridge's broker-dealer activities while identifying and working to mitigate potential risks for the firm and its independent financial professionals. He is also responsible for implementing the firm's broker-dealer compliance policies and ensuring the firm complies with all applicable rules and regulations. Mr. Wright earned a Bachelor of Arts degree from Oklahoma State University. He is a Certified Regulatory and Compliance Professional (CRCP)<sup>®</sup>. Additionally, he holds the FINRA Series 4, 7, 8, 24, 27, 53, 57, 63, 65, and 99 licenses.

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