RETIREMENT INCOME INDUSTRY ASSOCIATION

THE VIEW ACROSS THE SILOS

François Gadenne, RMA℠

Co-founder, Chairman and Executive Director of the Retirement Income Industry Association, (RIIA)

François is co-founder, Chairman and Executive Director of the Retirement Income Industry Association, (RIIA). Based in Boston and drawing members from all segments of the financial services industry, RIIA (www.riia-usa.org) – a not-for-profit industry association - provides the space, discussions, communications, research, education and standards that derive from its unique perspective - The View Across the Silos - to help investors, distributors and manufacturers in the financial industry transition from Investment Accumulation to Retirement Management and Income Protection.

For more than 30 years, François has led teams that build successful technology solutions for the financial industry. His background combines a history of entrepreneurship, line experience at financial service organizations, and corporate strategy consulting.

As an entrepreneur he co-founded Retirement Engineering, Inc. (REI), a Research & Development company with novel, protected designs for insurance and investment products that solve retirement income issues for the millions of "baby-boomers" now approaching retirement**.** REI's financial engineering creates new structures for secure retirement incomes, with and without annuity features that improve the growth and profitability of its insurance and investment company partners. Francois is a co-inventor on patents issued and pending relating to this and earlier businesses.

He also co-founded Rational Investors, an independent provider of investment education and advice products for the Defined Contribution market. François grew the business to become one of the top three players in its niche. He then completed the successful sale of the company to Standard & Poor's and realized the full earn-out for his investors.

In terms of working within the financial services sector, François served as general manager of S&P's Retirement Services group for two years. He also worked for nearly ten years at the Bank of Boston (now Bank of America), including The Private Bank.

As a strategist, he provided CEOs and Boards with strategy consulting as an associate of Braxton, the strategy arm of Deloitte, and as a senior staff member at Arthur D. Little.

He is a Retirement Management Analyst℠ (2010), a Chartered Financial Analyst (1995), a member of the CFA Institute and a Lecturer at Boston University's School of Management, MS in Investment Management Program. He also earned the Certificate in Director Education (2008).

He is a graduate of the Ecole Superieure de Commerce de Paris and earned an MBA degree from J. L. Kellogg Graduate School of Management at Northwestern University.

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