



INSIGHTS

Speaker Biography

Edward M. Lynch, Jr.

Mr. Lynch has worked with ERISA-qualified plan sponsors and designated fiduciaries in most aspects of plan development and maintenance since the early 1980s.

In 2003, Mr. Lynch became one of the first practitioners in the United States to complete the Accredited Investment Fiduciary Auditor, AIFA®, program of advanced studies at The Center for Fiduciary Studies (Joseph Katz School of Business, University of Pittsburgh). In September 2008, Mr. Lynch became one of the first Investment Advisors globally to successfully complete the Centre for Fiduciary Excellence (CEFEX) independent certification process. In 2009, he was voted by his peers as one of the 40 "Most Influential Retirement Plan Advisors" in the United States in a national survey conducted by the 401(k) Wire, the 401(k) Exchange and The Boston Research Group.

He is a graduate, summa cum laude, of Gordon College and is a member of a number of professional and employee benefits organizations as well as a frequent speaker on ERISA-plan topics.





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Speaker Biography

Dr. Susan Mangiero **PhD, CFA, FRM, AIFA®**

Dr. Susan Mangiero has provided testimony before the ERISA Advisory Council, the OECD and the International Organization of Pension Supervisors as well as offering expert testimony and behind-the-scenes forensic analysis, calculation of damages and rebuttal report commentary for various investment governance, investment performance, fiduciary breach, prudence, risk and valuation matters.

She has over twenty years of experience in capital markets, global treasury, asset-liability management, portfolio management, economic and investment analysis, derivatives, financial risk control and valuation. This includes work on trading desks for several global banks, in the areas of fixed income, foreign exchange, interest rate and currency swaps, futures and options.

Dr. Mangiero has provided insights about asset allocation, fiduciary duties, risk management, modeling, hedge effectiveness, hedge funds, private equity funds, ERISA, valuation and industry best practices for consulting clients and employers that include the General Electric Company, Prudential Retirement, PricewaterhouseCoopers, Mesirov Financial, Bankers Trust, Bank of America, Chilean pension regulator, World Bank, Pension Benefit Guaranty Corporation, RiskMetrics, U.S. Department of Labor, Northern Trust Company and the U.S. Securities and Exchange Commission.

Dr. Mangiero is the author of *Risk Management for Pensions, Endowments and Foundations* (John Wiley & Sons, 2005), a primer on risk and valuation issues, with an emphasis on fiduciary responsibility and best practices. Dr. Mangiero has written chapters for several books, including the *Litigation Services Handbook* and *The Handbook of Interest Rate Risk Management*.





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Speaker Biography

Charles G. Humphrey

Charles G. Humphrey is a consultant to Fiduciary Plan Governance, LLC and the principal of the Law Offices of Charles G. Humphrey in Buffalo, NY and Andover, MA. He has concentrated his practice in the area of ERISA and employee benefits for over 35 years, assisting employers with their plan obligations and financial institutions, with their retirement plan product offerings. He believes that many of the problems he sees could have been avoided had the plan sponsor had a basic understanding of its responsibilities and adopted "prudent" but simple processes and procedures.

He is a member of the IRS Northeast Pension Liaison Committee, the American Bar Association Section on Taxation, and a former member IRS National Determination Letter Committee.

He holds an undergraduate degree from the University of Michigan and a law degree from the University of Buffalo Law School. He is admitted to practice in New York and Washington, D.C. He speaks and writes frequently on employee benefits topics.





Michelle A. Sullivan, CPA Director

Michelle A. Sullivan, CPA is a Director in Freed Maxick's Auditing and Accounting Practice. Michelle also co-manages the Firm's Employee Benefit Plan group. She has 18 years of public accounting experience which includes audits of employee benefit plans, including 11-K filings and non-profit organizations.

Michelle specializes in employee benefit plan audits including defined contribution, defined benefit, and health and welfare plans for both private and public companies. Her experience includes auditing of alternative and other hard to value investments and expert witness testimony regarding ERISA litigation.

She is responsible for the technical review of the employee benefit plan audits in accordance with both the Department of Labor (DOL) and Public Company Accounting Oversight Board (PCAOB). Michelle is responsible for the overall planning, organization, supervision, and completion of the Firm's 100 employee benefit plan audits. She is also involved with the Firm's staff training programs and has conducted training in the employee benefits area.

Michelle's other responsibilities include overseeing compliance testing with the plan document, IRS and DOL regulations, and examination of the plan's operations including recommendations for improvement. She has assisted clients in ERISA and IRS reviews and has consulted on employee benefit plan administration issues, including plan mergers, plan terminations, and corrective implementation for employee benefit plans. Michelle has also assisted numerous entities in preparing and reviewing Forms 5500 and 5330.

PROFESSIONAL AFFILIATIONS

- American Institute of Certified Public Accountants
- New York State Society of Certified Public Accountants

EDUCATION

State University of New York at Buffalo,
Bachelor of Science in Accounting

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