



## DEFINING THE FUTURE OF RETIREMENT

**Elmer Rich** has more than 15 years of experience in research strategy and consulting for financial services organizations. He has previously held positions with Morgan Stanley Asset Management, Smith Barney, Omnicom Group Advertising, Booz Allen, and Maritz Research. Elmer has been a pioneer in marketing for retirement plans and marketing to the affluent. He was a key executive in the growth of three investment management firms serving both institutional and high net worth clients. He founded an independent marketing consultancy Rich & Co. in Chicago where he served clients such as Fidelity, ING, John Hancock, Schwab, AXA and National City. Elmer has been a licensed investment advisor and held full security and insurance licenses. Elmer is a founding member of the Retirement Income Industry Association (RIIA) where he is also co-chair of the Membership Committee. Elmer holds a Master degree from University of Chicago where he was also a Ph. D. candidate in Social Psychology and Gerontology