



Laura H. Varas

Laura Varas, President of Mast Hill Consulting, has over fifteen years of experience in financial services in the U.S. and abroad. She has held leadership roles in Fidelity Investments' mutual fund, retirement and institutional businesses, as well as Citibank consumer banking distribution and strategic planning. Her business line expertise includes investments, retirement, brokerage and banking, through retail, institutional and advisor channels, to various customer groups. She honed her strategy and customer insight skills in earlier roles at Grey Advertising, Colgate-Palmolive, and in the strategy practice of Mercer Management Consulting. She is a frequent speaker at industry conferences and private corporate events.

An enthusiastic collaborator with Financial Research Corporation in Boston, Massachusetts, since 2004, Laura is an author of numerous FRC retirement studies, including Retirement Income Products & Services: The Definitive Guide to Development & Delivery (2005), Keys to Success in Small Business Retirement Plan Market (2006), a profile of current retiree financial practices titled Converting Retirement Income into Practice (2006), and Engaging PowerBoomers: Winning Investment Products & Retirement Solutions (2007).

She is currently at work on FRC's Building & Positioning Retirement Income Solutions 2007. This landmark study, to be released in September 2007, paints a detailed portrait of the retirement income marketplace in a second generation phase. It presents empirical analysis of retiree income/asset drawdown patterns, develops market size estimates and projections, and analyzes results from a survey completed by over 30 managers from industry-leading firms who manage, custody or record-keep over \$14 trillion.

Laura holds a Bachelor of Arts degree in economics from Yale University and a Master of Management degree from the Kellogg School at Northwestern University. Laura is also an competitive sailboat racer, former professional musician, and wine enthusiast.

About Mast Hill Consulting, Inc.

Mast Hill Consulting, founded in 2004, specializes in research and consulting to the financial services industry, with an emphasis on strategic product development, marketing and distribution of investment and retirement offerings. Practice areas include strategy consulting for product initiatives and marketing campaigns, marketplace research, white paper development, sales force education, meeting facilitation, vendor selection, and sounding board appointments.

“Your financial services insider . . . outside.”