Elvin Turner JD, M.B.A.
Managing Director, Turner Consulting LLC

Elvin Turner JD, M.B.A. is Managing Director of Turner Consulting LLC. His firm provides consulting services to financial services firms, including the analysis of customer trends, the assessment of new product needs and the profiling of a firm's competition. His practice focuses on the not-for-profit retirement markets and emerging retirement income opportunities.

Mr. Turner brings 26 years of experience working at or for leading financial services organizations, including MassMutual, Bank of America (Fleet Bank), Travelers Life & Annuity and Hartford Life. In addition, he has served as an expert analyst to the industry, focusing on the retirement markets in a former position at Conning Research & Consulting.

Mr. Turner began his career in 1981 as a securities attorney at Connecticut Mutual (now MassMutual Life Insurance Company), writing mutual fund and annuity prospectuses. In 1986, he became a product manager in a $1 billion Group Pension operation focused on Defined Benefit and 401(k) markets. Those group operations were later merged with the retail annuity area and the broker-dealer, forming $2.5 billion business unit. Within this area Mr. Turner managed the competitive analysis operation, which supported the area's product development initiatives as well as the group and retail distribution channels. The scope of his responsibilities grew to include more strategic issues. In tandem, he broadened the span of his analysis to include consumer and customer related research.

In 1996, Mr. Turner joined Fleet Bank (Bank of America). There he coordinated the 401(k) research initiatives for the $48 billion institutional business unit. He also supported research projects that had ties to the investment operations, but touched several areas of the bank.

Mr. Turner moved from Fleet Bank to Travelers Life & Annuity in order to head their consumer research operations. The lines of business that he advised included the individual and group annuity lines, as well as the life insurance and long term care business units. He worked closely the distribution channel selling and servicing Travelers $8.5 billion 403(b) business.

In 1998 he joined Hartford Life to evaluate and then enhance an $850 million line of 403(b) business. His charge was initially to complete a strategy assessment. His responsibilities later grew to include asset retention, distribution relations, product development and marketing communications.

Before forming Turner Consulting LLC, Mr. Turner managed a team of analysts at Conning Research & Consulting, one of the most respected insurance research organizations in the industry, and consulted with Insurance Services & Solutions. While at Conning Mr. Turner authored three strategic studies: "*Term Life Insurance: A Straw In Search of A Camel's Back," "The Retirement Marketplace: The Pressures and the Promise," and "The Variable Annuity Marketplace: Thriving in Unfamiliar Terrain."*

Mr. Turner holds a degree in Economics and Political Science from Yale University, a J.D. from Harvard Law School and a M.B.A. from the University of Connecticut. He is married with two children and is actively involved in his local church.