

François Gadenne

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) provides “the View Across the Silos”. The association serves both as a think tank to analyze retirement income issues and as an incubator to facilitate the exchange of new ideas, concepts and knowledge between institutions interested in building retirement income businesses.

For more than 20 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. François 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.

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 member of the National Association of Corporate Directors, a Chartered Financial Analyst, a member of the CFA Institute and a Lecturer at Boston University’s School of Management, MS in Investment Management Program.

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