

**Stephen Mitchell, Chief Operating Officer  
Retirement Income Industry Association (RIIA)**

**Steve Mitchell** is a member of the RIIA Board of Directors and Chief Operating Officer, focusing on the coordination of RIIA's operations, including various committees, ranging from education, methodologies, communications, membership, etc.

Prior to joining RIIA, Steve was Director of Participant Communications, Investor Education, Planning and Advice Services for the Retirement Group at Merrill Lynch, including responsibility for the *Merrill Lynch Advice Access* and *Merrill Lynch Retirement Income Services*. Additionally, he led the development of *The Merrill Lynch New Retirement Studies: The 2005 Study– A Perspective From The Baby Boomer Generation* and *The 2006 Study - A Perspective from Individuals and Employers*. Merrill Lynch was a founding member of RIIA and Steve also served as the primary Merrill Lynch representative.

He has over 30 years of broad based experience in the retirement and investment field (retail and institutional), including client service management, benefits consulting, marketing and product development.

Over the past several years he has focused extensively on investor education, developing investor education guides, seminars and planning tools for retirement, college and estate planning.

A graduate of the University of Southern Maine, Mr. Mitchell is a frequent speaker at client and industry events and a regular media spokesperson on a wide range of retirement and investing topics.