

9th EDITION GLOBAL PENSIONS PROGRAMME

NOVEMBER 29th - DECEMBER 1st 2021



SPEAKERS



ELEONORA BARONE

Has a PhD in Architecture. Innovation consultant expert in strategic design and inter-generationality. She has worked in very different contexts, from universities to private offices and public administration and NGOs, being able to interact in multi-sectorial environments and develop a critical view that unites the public and private perspective. She currently leads mYmO, an action-oriented intergenerational community committed to sustainable cities and communities, founded by her in 2015. She is also a trainer and communicator, on topics linked to longevity, intergenerationality and purpose. She teaches at universities and business schools, as well as at national and international congresses.



NICHOLAS BARR

Is professor of Public Economics at the London School of Economics and Political Science (LSE). He holds an MSc in Economics from LSE and a PhD from the University of California, Berkeley, where he was a Fulbright Scholar. Professor Barr is the author of over 20 books and numerous articles on the economics of the welfare state, pensions and the finance of higher education, including *The Economics of the Welfare State* (Oxford University Press, 6th edition, 2020), and *Reforming Pensions: Principles and Policy Choices*, co-author with 2010 Nobel Laureate Peter Diamond (Oxford University Press, 2008). He is a member of the Editorial Board of the *International Social Security Review* and an Associate Editor of *CESifo Economic Studies*, the *Australian Economic Review* and the *Journal of the Economics of Ageing*. His teaching includes public economics, the economics of the welfare state, the political economy of post-communist transition and topics in public policy.

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ALEJANDRO BARROS

Has a Master of Science in Computer Science, Universidad de Chile. Director of e.nable, former Executive Secretary - Digital Strategy of Chile 2007-2008. International consultant for companies and public institutions. Alejandro has specialized in technology strategic planning, technology policies, digital government, public procurement and introduction of technologies in business processes. He has been a consultant for international organizations such as the World Bank, UNDP, the European Economic Community, ECLAC and the Inter-American Development Bank. He has also worked as a Judicial Expert on IT issues for the Chilean Judiciary, as a lecturer in several universities and as a speaker at seminars and conferences. He is currently part of the Center for Public Systems of Civil Industrial Engineering at the University of Chile, as an Associate Professor.



GAUTAM BHARDWAJ

Is an Ashoka Fellow and co-founder of pinBox Solutions, Singapore. pinBox is a global pensionTech and expert advisory firm committed exclusively to digital micro-pension inclusion among self-employed women and youth across Asia, Africa and Latin America. Over the last 2 decades, Gautam has worked closely with several governments, regulators, development institutions and pension funds on pension policy formulation and in designing and helping deploy digital strategies and platforms for expanding pension coverage to lower income, non-salaried workers. He served as advisor on pension reforms to the Indian Ministry of Finance between 1998 and 2010. He was one of the architects of India's National Pension System (NPS) that today has roughly 40 million subscribers and over US\$75 billion in aggregate AUM. He pioneered the concept of "micro-pensions" in 2005 and established a unique social enterprise focused exclusively on assisting financially excluded low income individuals in India to accumulate micro-savings for their old age. By 2015, this social enterprise was helping ~2.5 million informal workers across 100 districts of 15 Indian States to save for their old age using regulated pension solutions. He has led several World Bank, ADB, UNCDF and FSD/UKAID funded projects and studies related to micro-pension inclusion. He has served on several government and regulatory committees on postal, pension, tax and financial sector reforms.



MARIANO BOSCH

Is a senior Economic Advisor for the Social at the Inter-American Development Bank (IDB). Since joining the IDB in 2011, he has been leading research projects in the area of labor markets, pensions and welfare policies, such as the Retirement Savings Laboratory, Present and Future of Pensions in Latin America and the Caribbean and Better Pensions, Better Jobs: Towards Universal Coverage in Latin America and the Caribbean. Prior to joining the Bank, he worked as a consultant for the World Bank and as an assistant professor at the University of Alicante in Spain. He has published articles in the area of labor markets and development in refereed. He holds a PhD in Economics from the London School of Economics.

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RODRIGO CERDA NORAMBUENA

Is the Finance Minister of the Government of Chile under the administration of President Sebastian Piñera. Rodrigo Cerda holds a Phd and a Masters' degree in Economics from the University of Chicago, as well as a Masters' degree in Applied Macroeconomics and a bachelor degree in Business Administration from the Pontificia Universidad Catolica de Chile. Prior to his appointment, he was a professor at the Law School of the Pontificia Universidad Catolica de Chile and a member of the Executive Committee of CLAPES UC, where he served as Alternate Director between 2014 and 2018. Additionally, he was a member of the board of the National Copper Corporation (Codelco), a position he held from January 2020 until his appointment as Minister of Finance. Between March 2018 and December 2019, Minister Cerda served as the Head of the Budget Office of Chile. Previously, during the first government of President Sebastian Piñera, he was the Macroeconomic Coordinator and Head of Advisors of the Ministry of Finance, between 2010 and 2014. He has actively participated in academia and public service, such as the Monetary Policy Group (Grupo de Política Monetaria), the Presidential Commission "Women, Work and Maternity" and the Advisory Committee to study and propose adjustments to the annual report of tax expenditures of the Budget Office (Dipres). He has published in numerous prestigious international magazines. His research has mainly been focused on macroeconomics and fiscal policy.



RAMÓN E. CONTRERAS GENAO

Is Superintendent of Pensions of the Dominican Republic (SIPEN) since 2014. Graduated in Economics from the *Universidad Autónoma de Santo Domingo* (UASD). He studied at the University of York, on International Program for Insurance and Pensions Supervisors, as well as in seminars sponsored by the Superintendence of Securities and Insurance of Chile, Panama and Costa Rica. He has participated in various national and international forums on technical issues in the insurance market and pension funds, sponsored by institutions such as *La Suiza de Reaseguros*, Association of Insurance Supervisors of Latin America. From 1987 to 2004 he held important positions within the insurance market of the Dominican Republic, working for *Compañía Nacional de Seguros, Ros & Asociados* and *Contreras & Asociados*. He was president of the Association of Insurance Adjusters and Appraisers of the Dominican Republic. He served as General Administrator of *Inmobiliaria Reservas* from 2004 to 2006. From 2012 to September 2014, he served as Intendant of Insurance of the Dominican Republic, a position he held with strict adherence to the laws and regulations governing the insurance sector in the country.



AUDREY DEER-WILLIAMS

Is the Chief Technical Director with responsibility for the Social Security Division of the Ministry of Labour and Social Security. Previously, she was the Chief Technical Director at the National Insurance Fund (NIF) for the periods 1994-2000 and 2007-2017, which is the investment arm of the National Insurance Scheme (NIS). She currently serves as a member on the Board of Sweet River Avatar as well as JMMB Group Limited Board. Mrs. Deer-Williams academic achievements include a Master's Degree in Business Administration, specializing in Finance from the University of Manchester and a B.Sc. Degree in Economics and Accounting from the University of the West Indies.

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CÍCERO DIAS

Is Pensions Director at the Voluntary Pensions Foundation of the Federal Public Employee of the Executive Power of Brazil (FUNPRESP). He is an actuary from the Federal University of Ceará (UFC), with a master's degree in economics and a PhD in statistics from the Federal University of Pernambuco (UFPE). He is a career civil servant in higher education, a professor at the Department of Accounting and Actuarial Science at UFPE. He held a position as actuary at Unimed Fortaleza and as advisor to the board of Fundação Chesf de Assistência e Seguridade Social (Fachesf), and was manager of Actuarial and Benefits at Funpresp before becoming director. He worked for several years as an actuarial expert advising the courts in the areas of social security and insurance. He was winner of the Previc Award for best monograph in voluntary social security in 2015 and holds a certificate by the Institute for Institutional Certification of Social Security Professionals. He was a visiting doctoral researcher at Instituto de Pesquisas Econômicas Aplicadas (Ipea) in the project Desafios da Nação - Reforma Previdenciária (Nation's Challenges - Social Security Reform). Professor at the Escola Nacional de Seguros and of the Specialization courses in Demography and Actuarial Science at the Universidade Federal do Rio Grande do Norte (UFRN), Specialization in Pension Fund Management at the Centro Universitário do Distrito Federal (UDF), Specialization in Judicial Expertise at UFPE, and Specialization in Management of Special Social Security Systems at the Centro Brasileiro de Estudos Previdenciários (CBEP). He is also a member and Midwest regional representative of the Brazilian Institute of Actuarial Science (IBA).



MARÍA VICTORIA FAZIO

Is a Senior Specialist in the IDB's Labor Markets and Social Security Division, where she leads the design and supervision of training programs for work, employability, and social security policies. He joined the IDB in 2009 to work on the knowledge agenda on informality, productivity and social security reform in the Vice Presidency of Sectors and Knowledge. Since 2011, he has worked in the Labor Markets Division, and his areas of interest focus on how to promote improvements in employability and the quality of jobs through labor, training and social security policies. With 20 years of experience in development issues, she previously worked at the World Bank, concentrating on issues of poverty, education, and the labor market; in the Research Department of the International Monetary Fund on macroeconomic issues and international finance; and as a researcher at the Center for Labor and Social Distributive Studies (CEDLAS). His experience in countries includes: Argentina, Brazil, Bahamas, Mexico, El Salvador, Paraguay and the Dominican Republic. Maria Victoria has a Bachelor's Degree and a Master's Degree in Economics from the National University of La Plata.

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OLGA FUENTES

Is a pension and labor expert with extensive experience in the global research, regulation and supervision of pension and unemployment insurance systems. She is currently Head of Strategic Research and International Affairs at the Chilean Pension Regulator and was previously Deputy Chair of Regulation and Head of the Research Division. She is Vice-President of the International Organization of Pension Supervisors (IOPS) and the delegate of the Chilean government to the OECD Working Party of Private Pensions. She has collaborated with OECD and IOPS on many research papers. Dr. Fuentes is the Pension Regulator representative in the Chilean Green Finance Working Group, responsible for advancing in the incorporation of climate change into the investment risk management of institutional investors. She is member of the Global Advisory Board at PinBox Solutions for financial inclusion. Previously, she was Senior Advisor to the Minister of Finance between 2007 and 2009 following work as an Economist at the Central Bank of Chile in the area of International Finance and as a Research Analyst at a major Chilean Stock Broker. She has been a consultant for the IADB, speaker in international conferences, lecturer in economics and finance in Chile and the United States, and author of papers and articles in the areas of pensions including on investment, risk, financial education, experimental evaluations, unemployment insurance, labor, applied micro-econometrics and applied macroeconomics. She has a first degree in Economics and a Master's degree in Finance from the University of Chile. She holds a PhD. in Economics at Boston University.



KIRSIS JÁQUEZ

Is executive president of the Dominican Association of Pension Fund Administrators (ADAFP). She is an economist with a postgraduate degree in Financial Administration. She is a specialist in Social Security, Pension Systems and Banking Supervision. At the beginning of the system, in 2001, she was the first Pension Consultant of the National Social Security Council (CNSS). She was a consultant for the Inter-American Development Bank (IDB) specialized in Social Security for the project managed by the Executive Commission for Health Sector Reform (CERSS), under which she prepared the "First Pension Manual of the Dominican Republic", based on Law 87-01, which created the Dominican Social Security System. She participates as an international speaker on the Dominican pension system and the model of individual capitalization in pensions and has been a moderator in various international seminars on the subject in Latin America and Europe. In the exercise of her functions as executive president of ADAFP, she has assumed the following representative positions: member of the Technical Commission on Disability (CTD) for the Old Age, Disability and Survivorship Insurance (SVDS) at the Superintendence of Pensions (SIPEN); representative of ADAFP before the special commissions appointed by the National Social Security Council (CNSS), before the SIPEN; member of the Interinstitutional Pension Committee (CIP) of the Dominican Social Security System; member of the Board of Directors of the Dominican Republic Employers' Confederation (COPARDOM); representative in the National Council of Private Enterprise (CONEP); and delegate of the Dominican Republic to the International Federation of Pension Fund Administrators (FIAP).

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LUIS FELIPE JIMÉNEZ

Is delegated superintendent for pensions, Financial Superintendence of Colombia (SFC). He is an economist from the National University of Colombia, with a master's degree in applied mathematics from the same university and a master's degree in public policy from Georgetown University in the United States. He has served as an advisor to the office of the Financial Superintendent. He was a consultant in the World Bank's Global Social, Urban, Rural and Resilience Practice. He served as Director of Economic Studies of Asofondos and has extensive experience in risk management of pension funds and trusts.



BENIGNO LÓPEZ BENÍTEZ

A Paraguayan citizen, was appointed Vice-President for Sectors and Knowledge as of November 16, 2020. Prior to joining the IDB, he served as Minister of Finance of Paraguay since August 2018. In that role, he led a comprehensive tax-reform initiative aimed at improving the progressive capacity of the tax system, increasing government revenue to finance health and education reforms, and incentivizing labor formalization. He also coordinated efforts to restructure the pension system, reform public expenditure and the civil service, implement a results-based budgeting system, and promote e-government reform to improve public-sector functions and foster private-sector innovation. As Minister, Mr. Lopez led Paraguay's emergency economic planning in response to the COVID-19 crisis. He also directed efforts to implement systemic education reform, improve human capital and promote research. Among his transparency and anti-corruption initiatives, he led work to ensure his country's compliance with the updated standards of the Financial Action Task Force (FATF). From 2014 to 2018, Mr. Lopez served as Chairman of the Social Security Institute, Paraguay's employer-based health insurance and pensions system. During his tenure, he worked with board members to restructure the institution's debt, professionalize its administration and - in collaboration with IDB Invest - structure and diversify its investment portfolio. In 2013, Mr. Lopez was appointed Executive Legal Director and member of the board of Itaipu Binacional, which administers the world's largest hydroelectric dam, on the Paraguay-Brazil border. His efforts centered on increasing operational efficiency, consolidating the company's governance structure and developing a strategy to increase funding for corporate social responsibility. From 2012 to 2013, Mr. Lopez served as Senior Advisor to the Executive Board of the International Monetary Fund in Washington, D.C. Previously, he worked for more than two decades at the Central Bank of Paraguay. As Board Director from 2007 to 2012, he provided strategic vision for initiatives on inflation targets and financial inclusion. Efforts to prevent money laundering and terrorism financing resulted in the country's removal from the FATF blacklist. As head of the legal department, he helped produce the framework to ensure the Bank's institutional strength and independence. Mr. Lopez holds a law degree from Paraguay's Catholic University and a Master of Laws degree from Georgetown University.

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FLORE-ANNE MESSY

Is Acting Deputy Director of the OECD Directorate for Financial and Enterprise Affairs and Executive Secretary of the OECD International Network on Financial Education (INFE). She is responsible for the OECD Investment Division, the Financial Markets Division and the Consumer Finance, Insurance and Pensions Division as well as cross cutting issues such as infrastructure and digital finance. She joined the OECD in June 2000 to develop the activities of the Insurance and Private Pensions Committee. After several years working on the development of pensions, insurance and financial market policy issues, she launched and steered the OECD work on financial literacy and consumer protection (including the OECD/INFE, PISA financial literacy exercises, the G20/OECD Task Force on Financial Consumer Protection and the secretariat of FinCoNet). From 2016, she headed successively the OECD Insurance Private Pensions and Financial Market Division and the Consumer Finance, Insurance and Pensions Division. Prior to the OECD she worked as a consultant and auditor for banks and insurance companies at Deloitte Touche Tomatsu. She graduated from the Institute of Political Studies of Paris and received her thesis in international economics from University Pantheon-Sorbonne of Paris.



IVÁN PLIEGO MORENO

Is President of the National Commission of the Retirement Savings System (CON SAR) of Mexico. He is a graduate of the Escuela Nacional de Maestros, holds a degree in Political Sociology from the Universidad Autónoma Metropolitana (UAM) and a PhD in Economic History from the London School of Economics and Political Science (LSE). During his professional career he has worked in various areas of the public sector, including as advisor to the Foreign Affairs Committee in the Chamber of Deputies, Coordinator of the Technical Office of International Trade Negotiations and Advisor to the Chairman of the Finance and Public Credit Committee. From 2010 to 2013 he was Director of Liaison of the Center for the Study of Public Finances (CEFP) of the Chamber of Deputies. From 2013 to 2015 he served as Finance and Administration advisor at the *Instituto de Seguridad y Servicios Sociales de los Trabajadores del Estado* (ISSSTE). In the Tax Administration Service (SAT) he served as Central Administrator of Evaluatory Coordination in the General Administration of Evaluation and held the appointment of Ombudsman in 2017. Also, he has developed an intense academic activity as a Researcher at the Center for Social Studies and Public Opinion (CESOP), where he published several articles related to budgetary, economic and financial issues. Additionally, he has been a Professor at UAM, *Universidad Iberoamericana* and *Universidad Anáhuac*, where he has directed numerous master's and doctoral theses on topics of Finance, Economics and Public Administration. From December 2018 until September 2021, Dr. Pliego served as Executive Vocal of PENSIONISSSTE, the only public Retirement Fund Administrator (AFORE), aimed at improving the retirement conditions of ISSSTE, IMSS and independent workers.

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LAURA RIPANI

Is Chief of the Labor Markets and Social Security Division of the Inter-American Development Bank (IDB). She specializes in the area of labor markets, with a particular interest in improving labor market opportunities for all. She has published extensively in academic journals in the areas of labor markets, social protection, and education. In her twenty years of experience, Laura has developed an extensive network of international contacts in the public, private and academic sectors and has become a thought leader for labor economics and the future of work. Prior to joining the IDB, she worked at the World Bank on projects related to the link between poverty and labor markets in Latin America. She holds an M.A and Ph.D. in economics from the University of Illinois, Urbana-Champaign, and a B.A. and M.A. in economics from the National University of La Plata, Argentina.



ELIO SÁNCHEZ

is Deputy Superintendent of Private Pension Fund Administrators at the Superintendence of Banking, Insurance and AFP of Peru and President of the International Association of Pension Funds Supervisors. He has worked in the supervisory and regulatory body for more than 28 years, having participated in the reform and change projects of the Private Pension System; he also has teaching experience in courses and subjects related to pension systems and behavioral economics. Elio holds a Bachelor's degree in Economics from Universidad del Pacifico, a Master's degree in Management from the Maastricht School of Management and a PhD in Strategic Management from the *Pontificia Universidad Católica del Perú*.



FIONA STEWART

Lead Financial Sector Specialist, is part of the Long-term Finance Team in the World Bank's Finance, Competitiveness & Innovation Global Practice. Fiona provides policy advice on pension and insurance market reform to governments around the world. She also helps coordinate the Bank's work on sustainable finance, including representing the institution at the G20 Working Group on Sustainable Finance and Co-Chairing the Finance Taskforce under the UN Decade on Restoration. Previously, Fiona worked for the OECD's Financial Affairs Division and led the Secretariat of the International Organisation of Pension Supervisors (IOPS). Prior to the OECD, Fiona worked in the pension fund industry. As head of American Express Asset Management in Japan, she was responsible for investing \$2bn in Asian equity markets, and, as part of an international team, for managing \$20bn globally. She holds degrees from Oxford and Johns Hopkins Universities and a Chartered Financial Analyst qualification. She also served on the advisory board of one of the OECD's own pension funds.

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WALDO TAPIA

Is a leading specialist at the Labor Markets Division, pension coordinator and coordinator of the Network for Pensions in Latin America and the Caribbean (PLAC Network) of the Inter-American Development Bank (IDB). Since 2008, he has been responsible for the development of various projects in the area of pensions in countries such as Belize, Chile, Honduras, Panama, Paraguay and Uruguay; and he has participated in a variety of forums on best practices in the area of pensions. Before joining the IDB, he worked at the OECD Private Pension Unit in Paris. He was also a professor at the *Pontificia Universidad Católica de Chile*, at the School of Agricultural Economics. He holds a Master's Degree in Public Policy from the KDI School of Public Policy and Management in Seoul, Korea, and a Master's Degree in Economic Theory and Econometrics from the School of Economics of Toulouse, France.



DAVID TUESTA CÁRDENAS

Is President of the Private Competitiveness Council, Director of the Fintech PinBox Solutions Singapore for Latin America. In the academic field, he is Associate Professor at the Instituto de Empresas-IE University of Madrid and Affiliated Researcher at the Risk Center of the University of Barcelona. He has been Minister of Economy and Finance and senior executive of BBVA and CAF. He has led research projects with the IDB, OECD and World Bank. In addition to being a minister, he has served the Peruvian government as a senior manager of Osinergmin and Sunat. Since the 1990s he has been called upon by different governments as an expert in several economic reform processes. David Tuesta holds a PhD in Economics from the *Pontificia Universidad Católica del Perú* and a Master's degree in Public Affairs from the University of Minnesota in the United States of America. He has several books and research papers published by publishers and indexed scientific journals.



DIEGO VALERO

Is Professor at the University of Barcelona and Professor at the London School of Economics in specialized programs in pensions and behavioral economics. He also teaches Behavioral Finance at IE-University. He holds a PhD in Economics and Actuarial Science, and a Diploma in Senior Management from IESE Business School. He is also Honorary President of the 2008 graduating class of the ICADE MBA and Executive MBA. He is also Professor of Economics at Montessori International School. In addition to his teaching career, Dr. Valero has an extensive background in the business world. He is co-founder and President of Novaster and BeWay. He was President of OCOPEN (Organization of Pension Consultants of Spain) and Vice-President of Spainsif (the Spanish Forum for Socially Responsible Investment). He has been Chairman of the Scientific Committee of LIFE Colloquium 2017. He is Academic Adviser of the IPE Scholarship Fund. He has been repeatedly convened by the Parliamentary Commission of the Toledo Pact in Spain, and other pension commissions in Latin America. Author of several books and more than a hundred articles. He has translated the book by Peter Diamond (Nobel Prize in Economics 2010) and Nicholas Barr "*La reforma necesaria. The future of pensions*". In 2018, he published together with Drs. Guillén and Ayuso the document "*Gestión Eficiente del Ahorro tras la Jubilación*", awarded with the XIII Premio Edad y Vida Higinio Raventós.

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ANDRÉS VELASCO

Has served as an assistant professor at Columbia University and New York University. He was a Sumitomo professor of Development and International Finance at the John F. Kennedy School of Government at Harvard University. In 2005 he was appointed Minister of Finance of Chile. He has been an associate researcher at the *Corporación de Estudios para Latinoamérica* (1987), coordinator of International Finance at the Ministry of Finance (1990-1992), NAFTA negotiator (1995) advisor to the governments of El Salvador, Ecuador and Mexico (1996-2003) consultant to the IDB, WB, IMF, ECLAC and the Central Bank of Chile. He chaired the Latin American and Caribbean Economic Association (LACEA) between 2006 and 2007. Since its inception in 1999 and until 2005 he was the editor of the leading specialized magazine of LACEA, *Economía*. In September 2018 he became dean of the newly founded Institute of Public Policy at the London School of Economics. Andres holds a PhD in Economics from Columbia University. Previously, he completed a Master's degree in Foreign Relations at Yale University and studied at the same university in Philosophy and Economics. He held postdoctoral studies in Political Economy at the Massachusetts Institute of Technology and at Harvard University.



JUAN MIGUEL VILLA LORA

Economist and Ph.D. in Development Policy and Management from the University of Manchester, UK. Fifteen years of experience in the areas of social protection, labor markets, public policy evaluation and management of social security agencies. Consultancy and policy dialogue expertise with multilateral organizations in Latin America, Africa and South East Asia. Major achievements in the design, implementation and evaluation of public policy in the areas of labor markets and social protection, digital transformation for social protection services and introduction of behavioral economics strategies to boost retirement savings. Experience in the design and implementation of social protection programs in Colombia, Ecuador, Honduras and Kenya. Publications in peer-reviewed journals and working paper reports in the fields of labor markets, social protection, pensions and the econometrics of scientific program evaluation.



JUAN YERMO

Took up his functions as Chief of Staff to the Secretary-General of the OECD on 1st July 2020. Mr. Yermo supports the Secretary-General's strategic leadership and ensures that the Organisation delivers on its mandates. He oversees the functioning of the cabinet, two horizontal policy units (New Approaches to Economic Challenges (NAEC) and Strategic Foresight), and the Sherpa Office. Previously, Mr Yermo served as Deputy Chief of Staff since October 2014. Mr Yermo joined the OECD in July 1999 as head of the private pensions unit. Prior to joining the OECD, Mr Yermo was a consultant for the Latin America and Caribbean Department of the World Bank, a risk analyst at Bankers Trust, and an economist at SBC Warburg. Mr Yermo holds a Ph.D. (DPhil) and MPhil in Economics from Oxford University, and an MA in Economics from Cambridge University.

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