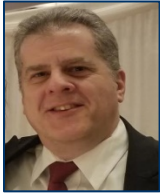




BIOGRAPHIES



Stephen Beker, FSA, MAAA

Beker is Manager, Life Insurance Group, Supervision Sector at the Office of the Superintendent of Financial Institutions – Canada. Since joining OSFI in 2011, he has been responsible for assessing the prudential risks of companies, progress on LICAT and now, IFRS 17 implementation. He is also heavily involved with a new record keeping system rollout. Previously, he was employed for over 20 years in the insurance industry as a qualified actuary with experience in valuation, credit analysis, reinsurance, long-term disability and SOX controls.



Greg Dilworth, CPA, CMA, MBA

Dilworth is Vice-President and Chief Financial Officer, Group Retirement Services, Sun Life, which is the largest defined contribution plan provider in Canada with over one million plan members. He is responsible for financial reporting and analysis, accounting and controls, tax, product pricing, risk management and actuarial valuation. He has been with the company since 2001 and has held a number of roles in various business and corporate areas, including Investor Relations, Corporate Finance, Corporate Reporting and Analysis, Canadian Individual Insurance and Wealth divisions.



Monet Francis, CHRP, CHRL

Francis is Behavioural Specialist, Culture and Compliance, Risk Support Sector at the Office of the Superintendent of Financial Institutions – Canada. She has over 17 years of experience in behavioural

science, specializing in organizational development and transformational change management within the financial services industry. In 2020, Francis joined OSFI and is responsible for supporting the build and development of its prudential regulation of culture in financial institutions.



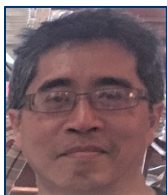
Tracy Kong

Kong is a lead data scientist in Richter's Risk Practice. As part of her role, she is regularly engaged to advise clients on the use of analytics and modeling to identify business risks in the areas of internal audit and cybersecurity.



Gus Leite, CISA, CRISC, Digital Acumen Certified by PwC

Leite is Partner, Digital Assurance and Upskilling Leader at PwC Canada, as well as its National Innovation and Transformation Leader for Risk Assurance. He has worked in Brazil, the US and Canada, and is a globally-experienced risk professional who specializes in the financial services industry, particularly the insurance sector. Leite has deeply-rooted experience around internal controls and data, and leverages his knowledge to bring innovative and exciting creative digital solutions to his clients. He leads digital upskilling strategy and execution, and helps clients and audit teams across dimensions of digital auditing, auditing digital, and transformation/innovation.



Bao-Luan Nguyen, CISA, CISM, CISSP, CCSP, CRISC

In 2020, Nguyen began his employment at the Office of the Superintendent of Financial Institutions – Canada as Specialist, Cybersecurity Risk in the Technology Risk division. Prior to this, he held positions in several federal departments, including Communications Research Centre and Public Works and Government Services; and most recently, he was at the United Nations Office of Information and Communications Technology in Brindisi, Italy, for about seven years.



Margaret Pacheco, CPA, CA, CIA, PMP

Pacheco is President of Baywall Consulting Inc. With over 20 years of experience, she is a consultant and accomplished and versatile leader in audit, governance, risk, compliance and project management. Her focus for the last 15 years has been on banking, insurance and wealth management in the financial institutions sector. She is a popular speaker at conferences hosted by the Canadian Insurance Accountants Association, KPMG, LOMA, Institute of Internal Auditors and others. Pacheco has had the privilege of being a board member and the past president of the Institute of Internal Auditors (Toronto chapter), and has led the development and implementation of strategic objectives to meet the evolving needs of its members and of the internal audit profession.



Nancy Russell, CPA, CA

Russell is Senior Vice-President and Chief Internal Auditor at Canada Life. She directs the internal audit function in addressing the primary objective of assisting the Boards of Directors, through the Audit Committees, in carrying out their corporate governance responsibilities, as well as supporting members of Great-West Lifeco Inc. and its subsidiaries in achieving their goals and objectives in a way that is adequately controlled and effectively managed. Russell started her career with London Life in 1999 and has held senior leadership roles within London Life, Great-West Life, Canada Life and their subsidiaries in compliance, individual insurance, mutual fund distribution and the audit of the companies' European and reinsurance operations.



Kathy Thompson, CIA

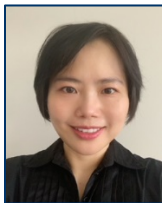
As Senior Vice-President and Chief Risk Officer at Empire Life, Thompson provides leadership, vision and direction for effective enterprise-wide risk management embedded in all her company's activities including financial, strategic and capital planning, as well as day-to-day operations. In this role, she champions the development of the company's risk management, control and governance policies and practices with a focus on risk identification, risk assessment and operational support, and continuous improvement and comprehensive reporting. With solid experience in both technical and operational roles, she is a passionate promoter of personal development and mentoring. Thompson joined Empire

Life in 1989 as an actuarial analyst, and currently serves on a number of industry committees through both the CLHIA and CIA.



Will Xiang, CPA, CA, CITP, ACAMS

Xiang is Vice-President, Cyber and Privacy, Risk Practice at Richter. Drawing on over 15 years of experience, he provides risk consulting services to a wide variety of clients. He and his team address their unique challenges with tailored solutions, including robotics process automation, privacy advisory on global regulations (such as GDPR and CCPA), cyber security advisory, data analytics (AI and ML), Splunk implementation, threat intelligence and identity access management. Xiang is also a part-time lecturer at the University of Waterloo and focuses on building the School of Accountancy's Data Analytics program.



Peta Yang, CPA, CMA, CIA, CAMS

Yang is Manager, Operational Risk Division, Risk Support Sector at the Office of the Superintendent of Financial Institutions – Canada. She started at OSFI in 2016 after 15-plus years at KPMG and other financial institutions as a qualified audit manager with experience in SOX controls, regulatory compliance, treasury and operational risk management. During her tenure at OSFI, she has been responsible for leading operational risk related reviews, monitoring and emerging risk initiatives for both banking and life insurance companies.