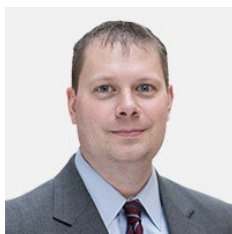


ETFs in Insurance General Accounts



Lynn Bachstetter
Global Head of Cross Product Market Development
S&P Global Market Intelligence

Lynn Bachstetter is the Global Head of Cross Product Market Development at S&P Global Market Intelligence. In this role, Lynn drives sector growth, identifies current and future needs on a customer base and fosters cross-product and divisional solutions through client engagement, strategic alliances and thought leadership pieces. Prior to joining the firm in 2008, Lynn was a credit ratings analyst with Fitch Ratings covering insurance companies. Lynn holds a Bachelor of Science in Business Administration degree from Villanova University.



Jeffrey Freeman, CFA, CFP
Regional Director
Vanguard

Jeffrey Freeman, CFA, CFP is a regional director in Vanguard Institutional Investor Group's insurance general accounts team, where he is responsible for delivering investment solutions to insurance general account clients across the United States.

Mr. Freeman joined Vanguard in 2003. Before his current role, he was a sales executive in Vanguard Retirement Plan Access™, where he was responsible for working with financial advisors to bring recordkeeping and investment solutions to small and mid-sized companies. He also spent time as an investment analyst in Vanguard Portfolio Review Department and as a financial planner working with high-net-worth clients.

Mr. Freeman earned a B.S.B.A. from John Carroll University and an M.B.A. from Saint Joseph's University. He holds FINRA Series 7 and 63 licenses and is a Chartered Financial Analyst® charterholder and Certified Financial Planner™ practitioner.



Jonathan Pace, CFA
Senior Portfolio Manager
Southern Farm Bureau Life Insurance Company

Jonathan currently serves as a senior portfolio manager (securities management) at Southern Farm Bureau Life Insurance Company (SFBLI). He manages the company's mortgage back security and public equity portfolios. Prior to working at SFBLI, he was vice president and portfolio manager at BankPlus Wealth Management. Jonathan received a bachelor's degree in finance from Mississippi State University and a Master of Business Administration in Accounting and Finance from Millsaps College. Jonathan has been a charterholder since 2016. He and his family live in Madison, Mississippi.



Raghu Ramachandran
Head of Insurance Asset Channel
S&P Dow Jones Indices

Raghu Ramachandran is Head of Insurance Asset Channel at S&P Dow Jones Indices (S&P DJI). In this role, he is responsible for applying S&P DJI resources to solve problems for insurance companies. Raghu works on how indices are used to create innovative products for insurance companies, benchmarking general account portfolios and the use of ETFs by insurance companies.

Prior to joining S&P DJI, Raghu was CIO at a P&C and a Life insurance company. Prior to working at insurance companies, Raghu was an insurance portfolio manager and head of the portfolio strategy group for Brown Brothers Harriman & Co. Previously, Raghu also worked at Tillinghast (now Willis Towers Watson), developing stochastic modeling tools. He has extensive experience in portfolio and liquidity management, portfolio strategy, hedging, product development, and stochastic modelling.

Raghu regularly writes and speaks about investment issues related to insurance. Raghu publishes a yearly analysis of ETF usage by insurance companies. In 2019 and 2018, the paper received the “Best ETFs Paper” award from Savvy Investor, and in 2017, the paper received a “Highly Commended” award in the same category. His co-authored paper “Variable Annuity Volatility Management: An Era of Risk-Control” has been included in syllabi for two different Society of Actuaries exams. Raghu is also a member of the SOA’s Sustainable Development Goals Task Force.

Raghu has a bachelor’s degree in physics and a bachelor’s degree in astronomy from the University of Texas at Austin.