

**CI** CONVENTION OF INDEPENDENT  
**FA** FINANCIAL ADVISORS  
A Non-Profit Foundation

A Non-Governmental Organization in general consultative status  
with the Economic and Social Council of the United Nations

## XV<sup>th</sup> INTERNATIONAL CIFA FORUM

# OUTSIDERS IN POWER: WILL THEY TEAR DOWN THE EXISTING MODEL? WHAT NEW MODEL DO THEY PROPOSE?

May 30<sup>th</sup> - June 1<sup>st</sup> 2017

Hôtel Hermitage, Monaco

**Social Network Platinum:**



**Media Partner Platinum:**

# Les Echos

**Media Partners:**



**Contributing Association:**



# EcoRéseau

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COMMUNICATION

**Tuesday, May 30, 2017**

**14:00 Welcome and registration of participants**

**14:30 Official opening ceremony by **Jean-Pierre Diserens\*\*\***,**  
Secretary-General of CIFA

**14:35 Welcome address by **Pierre Christodoulidis\*\*\***,** President of CIFA

**14:50 Keynote Speakers:**

**H.E. Mr. Horacio Sevilla Borja**, Permanent Representative of ECUADOR  
to the United Nations and CHAIR of the Group of 77

**H.E. Mr. Nassir Abdulaziz Al-Nasser**, UNAO High Representative,  
United Nations

**15:10 ECOSOC DIALOGUE**

**IMPLEMENTING THE 2030 DEVELOPMENT AGENDA:  
ERADICATING POVERTY AND PROMOTING PROSPERITY  
IN A CHANGING WORLD**

**Moderated by:**

**Hanifa D. Mezoui\*\***, Ph.D., Senior Advisor Humanitarian Affairs and Civil Society, United Nations Alliance of Civilizations (UNAO)

**Panelists:**

**Mourad Ahmia**, Executive Secretary, Group 77

**Chantal Line Carpentier**, Chief, UNCTAD New York Office, Office of the Secretary General

**Louise Kantrow**, International Chamber of Commerce (ICC), Permanent Representative to the United Nations

**Zina Mounla**, Chief for Development Cooperation Policy in the United Nations Department for Economic and Social Affairs [DESA]

**16:45 Coffee Break**

**17:00 FONDATION ETHIQUE ET ECONOMIE, ACADEMIE DES SCIENCES MORALES ET POLITIQUES, PARIS:  
FOR AN ETHICAL RENEWAL OF THE FREE-MARKET ECONOMY**

**Moderated by:**

**Bertrand Collomb**, Member of the Academy, Honorary Chairman of Lafarge

**Panelists:**

**Stanislas d'Audiffret**, Former Banker, Institutional Independent Consultant in financing needs

**André Babeau**, Professor Emeritus in Economics, Université Paris-Dauphine

**Bernard Esambert**, Former Economic Adviser of President Pompidou, Former CEO of Banque Edmond de Rothschild

**19:00 End of the first day**

**19:30 Cocktail**

**Wednesday, May 31, 2017**

**9:00 Welcome address by the Chairperson for the Day**

**Afaf Konja**, Communication Specialist: Media and Public Relations

**9:30 THEME 1: OUTSIDERS AND THE ECONOMY**

- What economic policies can be implemented to re-integrate the growing number of middle-class workers left aside? What economic policies could provide and restore a new social cohesion?
- The multilateral economic order and, therefore, the role of International Organizations (BIS, WTO and others) is at stake due to the Trump administration; and BREXIT is complicating the international dynamics in Europe: The role of the current and future international institutional architecture - and the implications for short-term and medium stability in the real and monetary sphere.
- Supra-national organizations versus sovereign economic goals? Which model would prevail?
- New protectionist and interventionist economic policies: can they succeed in a globalized economy?
- What future for the orthodox economic model of the Eurozone facing the challenge of outsiders?
- Are outsiders able to change the world economic order? Could outsiders, as new players, solve the old problems: unemployment, poverty, indebtedness, insolvency of pensions systems?
- Can outsiders succeed against globalization or with/in globalization?
- Keynesians, economic nationalists, populists, etc. Who are the outsiders?
- Is it possible to reduce the damages of globalization without losing the benefits of globalization?
- Is it possible to respond to outsiders' demands without stopping world economic growth?

**Roundtable moderated by:**

**Michel Girardin**, Lecturer in Macro-Finance, Geneva School of Economics and Management (GSEM), Switzerland

**Panelists:**

**Joe Oliver**, Canadian politician and former Minister of Natural Resources (2011) and former Minister of Finance (2014)

**Christopher Smart**, Harvard Kennedy School, former Special Assistant to the US President for International Economics, Trade and Investment

**Paul J. J. Welfens (EIIW)**, President of the European Institute for International Economic Relations

**10:30 Coffee Break**

## 11:00 THEME 2: OUTSIDERS AND THE WORLD OF FINANCE

- Should/could the international monetary system be reformed to restore financial trust?
- Did cataclysmic regulation help to reign in speculative excesses and financialization of the economy?
- Outsiders and the financial system: confrontation, collaboration or absorption?
- Is President Trump friend or enemy of “finance”?
- After the outsiders’ electoral victory, did “Wall Street” lose its power?

### Roundtable moderated by:

**Pierre Bessard**, President and Member of the Board of Trustees of the Liberal Institute, Geneva and Zurich, Switzerland

### Panellists:

**William K. Black**, Member of the Advisory Board, Associate Professor of Economics and Law, University of Missouri, Kansas City, USA

**Miranda Goeltom**, Former Governor of the Indonesian Central Bank

**Fauzi Ichsan**, Chief Executive Officer of Indonesia Deposit Insurance Corporation

**Iain Stewart-Linnhe**, Global Regulatory Policy & Capital Markets Specialist, Hon. Lecturer, Law Faculty, University of Liverpool

## 12:30 *Networking Lunch*

## 14:00 THEME 3: OUTSIDERS AND DEMOCRACY

- Are left-aside and outsiders the last chance of democracy?
- Is debt compatible with the democratic structures?
- Innovation, globalization and mass work destruction. Is there a possible solution to harmonize such contradictory/conflictual trends?
- Who are the outsiders: conservatives or revolutionaries?
  - Trump victory, Brexit referendum
  - Strong or weak State?
  - Citizens and the State
- Outsiders: economic project or rather a truly political project?
- Trump victory, Brexit referendum victory: were political motivations — rejection of the elites, rejection of “Washington”, rejection of immigration in the UK — more important than economic motivations/rationality for voters?
- Outsiders and the State: are they in favor of a strong State or of a weak/limited State?
- Citizens and the State according to the Outsiders: do citizens have economic rights and, as a consequence, does the State have duties (provide jobs, resources, health protection...)?
- Do Outsiders want to save the (economic and financial) “system” or do they want to change it?
- Who are the Outsiders’ enemies: “finance”, bureaucracies, media?

**Roundtable moderated by:**

**William K. Black**, Member of the Advisory Board, Associate Professor of Economics and Law, University of Missouri, Kansas City, USA

**Panelists:**

**Roger Nightingale**, Economist, RDN Associates Ltd, London

**Henry Olsen**, Senior Fellow at the Ethics and Public Policy Center, Washington, DC

**Stephen B. Young**, Global Executive Director, Caux Round Table, St. Paul, Minnesota, USA

15:30 *Coffee Break*

**16:00 THEME 4: OUTSIDERS AND WORLD POLITICS**

- Which political world model would prevail after the recent elections: multi-polar or uni-polar?
- How to reconcile free trade, reduction of state interference, healthy economic growth and employment with globalization dynamics?
- Can the first capitalist world power — USA — change the rules of the game that it imposed 40 years ago: free trade, liberalism, balanced budgets? Can the US reject globalization and the problems it created (delocalization of jobs, trade deficit...) now that globalization is turning against the US economy after having benefited of globalization for decades? How could China, EU, Japan, Mexico... react?

**Roundtable moderated by:**

**Daniel Mitchell**, Senior Fellow, Cato Institute, Washington, USA

**Panelists:**

**Jose Maria Gil-Robles**, Former President of the EU Parliament (1997-1999)

**Christopher Smart**, Harvard Kennedy School, former Special Assistant to the US President for International Economics, Trade and Investment

**17:30 Message from AMAF - Monaco**

**Hervé Ordioni**, President-Committee for Promotion of Monaco as Financial Center, Monaco Association for Financial Activities, Monaco

**18:30 End of the second day**

**20:00 Patrons' Dinner at the Hôtel Hermitage** by invitation only  
*(Black tie suggested)*

# Thursday, June 1, 2017 - Associations' Day

## BRINGING FINANCIAL ADVICE TO THE NEXT LEVEL

### 09:30 Welcome Address from the Chairmen of the Day: Introducing the Knowledge Café

**Zoltan Luttenberger\*\***

**Tony Mahabir**, MBA CMC, CFP, CIM, CEO Canfin Financial Group, Director of the Canadian Institute of Financial Planning

**Leong Sze Hian\*\***, Past President of the Society of Financial Service Professionals in Singapore, Chairman of the Singapore Professional Centre (umbrella body for professional associations) and President of Maruah (human rights NGO)

### 09:40 Navigating troubled waters: Financial Advisors' role in contemporary times

- Changing relationship between clients and advisors arising from developing technology/Robo Advice?
- The Modern Wealth Manager – seismic shift from Individual players to Institutional Players to Robo-Advisors
- Global trends in estate planning and talent retention

### Roundtable introduced and moderated by:

**Tony Mahabir**, MBA CMC, CFP, CIM, CEO Canfin Financial Group, Director of the Canadian Institute of Financial Planning

**Massimo Scolari**, President of ASCOSIM, Italy

### Panelists:

**Giorgio Canella**, Confidente Personale

**Tri Djoko Santoso**, President FPSB Indonesia

### 10:15 The Heath Report 3 (THR3): a look at the UK advice sector six years after the RDR introduction

**Garry Heath**, Director General of Libertatem, Editor of The Heath Report

## 10:30 **Fighting the regulation whammy**

- Which business models can survive when compliance work time passing the 50% hallmark soon?
- Is the level playing field a social priority at all?
- Who will regulate the regulators? Can businesses and clients fight back?

### **Roundtable introduced and moderated by:**

**Garry Heath**, Director General of Libertatem, Editor of The Heath Report

**Iain Stewart-Linnhe**, Global Regulatory Policy & Capital Markets Specialist, Hon. Lecturer, Law Faculty, University of Liverpool

### **Panelists:**

**Miranda Goeltom**, Former Governor of the Indonesian Central Bank

**Sven Putfarken**, Managing Partner M-P-V Wealth Management Ltd., Board Member Network Financial Planners Berlin

**Gilles-Guy de Salins**, Vice President, ANCDGP, France

## 11:10 *Coffee Break*

## 11:20 **Investment Strategy: Where next for client portfolios?**

- Asset management, advice and regulation
- Active management is dead, long live active allocation!
- Cycles in a world of extreme monetary policies

### **Roundtable introduced and moderated by:**

**Henry Cobbe**, Head of Research, Elston Consulting

### **Panelists:**

**Thomas Abel**, Founding President of Network Financial Planners, Berlin, Germany

**Robert van Beek**, President of FPA Belgium, European Representative of Behaviorgap.eu

**Zoltan Luttenberger**, Financial Life Planner, CAM Consultant

## 12:10 **Message from:**

**Richard Smouha**, Co-founder and Honorary Chairman of CIFA, Co-founder of GSCGI and Founder of Atlanticomnium

## 12:25 **Is our Profession capable of organizing itself and have its Word in the finance scene?**

- Independent Advisors and Wealth Managers serving their clients' interests in first place
- Independent Fiduciary Advice: The Non Plus Ultra in Finance
- The Fiduciary discussion: is the 3,771 years old fiduciary duty a (new) "regulation issue" or a question of mutual trust and part of Roman Law?
- Let Our Voice be heard! Independent Advice as socially recognized Role Model

### **Roundtable introduced and moderated by:**

**Pierre Christodoulidis**, President of CIFA

**Richard Smouha**, Co-founder and Honorary Chairman of CIFA, Co-founder of GSCGI and Founder of Atlanticonnium

### **Panelists:**

**Thomas Abel**, Founding President of Network Financial Planners, Berlin, Germany

**Robert van Beek**, President of FPA Belgium, European Representative of Behaviorgap.eu

**Garry Heath**, Director General of Libertatem, Editor of The Heath Report

**Zoltan Luttenberger**, Financial Life Planner, CAM Consultant

## 13:20 **Networking Lunch**

## 14:30 **Investment Implementation: From bricks, to walls, to houses...**

- Appropriate services, platforms, products and portfolios
- The changing nature of risk management
- Focus on outcomes: portfolio strategy or user experience?
- Retirement Portfolios: are there real choices for clients?

### **Roundtable introduced by:**

**Josep Soler-Albertí**, EFPA Chairman, Spain

### **Roundtable moderated by:**

**Gilles-Guy de Salins**, Vice President, ANCDGP, France

### **Panelists:**

**Robert van Beek**, President of FPA Belgium, European Representative of Behaviorgap.eu

**Henry Cobbe**, Head of Research, Elston Consulting

## 15:10 Global Taxation and Cross Border Challenges for the Multi-National HNW Clients

- Cross Border Business Models
- Transparency and Exchange of information (FATCA, GATCA)

### Roundtable introduced and moderated by:

**Darlene Hart**, Founder & CEO, US Tax & Financial Services

### Panelists:

**Tony Mahabir**, MBA CMC, CFP, CIM, CEO Canfin Financial Group, Director of the Canadian Institute of Financial Planning

**Iain Stewart-Linnhe**, Global Regulatory Policy & Capital Markets Specialist, Hon. Lecturer, Law Faculty, University of Liverpool

15:45 *Coffee break*

## 16:00 What are (should be) the priorities for a financial advisor?

- Investment management, Cross Border, Tax planning, Retirement Planning?
- Generalist? Outsourcing? Specialist? Life Planning? Trustee?
- Compliance? Fighting roboadvice? ... or something else?

### Roundtable introduced and moderated by:

**Leong Sze Hian\*\***, Past President of the Society of Financial Service Professionals in Singapore, Chairman of the Singapore Professional Centre (umbrella body for professional associations) and President of Maruah (human rights NGO)

### Panelists:

**Vania Franceschelli**, Foreign Affairs, ANASF Italy

**Marta Gellová**, President of EFPA-Czech Republic

**Josep Soler-Albertí**, EFPA Chairman, Spain

**Tri Djoko Santoso**, President FPSB Indonesia

**Zoltan Luttenberger**, Financial Life Planner, CAM Consultant

## 17:00 Investments: topical financial scams and misappropriation

**Gilles Duteil**, Director of CETFI, Aix-Marseille University, Aix-en-Provence, France

## 17:30 The Day's message to FAs, Clients and the General Public

### Chairmen of the Day:

**Zoltan Luttenberger\*\***

**Tony Mahabir**, MBA CMC, CFP, CIM, CEO Canfin Financial Group, Director of the Canadian Institute of Financial Planning

**Leong Sze Hian\*\***, Past President of the Society of Financial Service Professionals in Singapore, Chairman of the Singapore Professional Centre (umbrella body for professional associations) and President of Maruah (human rights NGO)

## 17:45 Secretary-General Address & End of the Forum

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\* CIFA Advisory Board Member

\*\* CIFA Executive Committee Member

\*\*\* CIFA Foundation Board

# BIOGRAPHIES

**THOMAS ABEL** is a tutor in financial and estate planning since 2002, especially for Frankfurt School of Finance and Management. He is self-employed Asset Manager and Financial Planner since 2004, Asset Management and Financial Planning for private and business clients, HONORIS Treuhand GmbH ([www.honoris-gmbh.de](http://www.honoris-gmbh.de)). From 2000 through 2004, he was a financial a financial Planner for Deutsche Bank AG, Private Wealth Management. His teaching focuses are Basic Principles of Financial and Estate Planning, Real Estate and Credit Management, Closed Funds-Investments.

**MICHAEL ADLERSTEIN** is Assistant Secretary General of the United Nations and Executive Director of the United Nations Capital Master Plan, a five-year program to restore and renovate the historic United Nations Headquarters in New York, NY. He was appointed to the position by United Nations Secretary-General Ban Ki-moon in July 2007. Adlerstein obtained his architectural degree from Rensselaer Polytechnic Institute and was a Loeb Fellow at Harvard University's Graduate School of Design. Most recently, Mr. Adlerstein was the Vice-President and Architect of the New York Botanical Garden, America's oldest and most respected centre for horticulture, botanical research and education. In the 1980s, Mr. Adlerstein was the Project Director for the restoration of Ellis Island and the Statue of Liberty, the most ambitious historic restoration project ever undertaken by the United States Department of the Interior. Mr. Adlerstein, a New York native, has been recognized for his contributions to the field of architecture with numerous awards, and in 1994 was made a Fellow of the American Institute of Architects.

**H.E. MR. NASSIR ABDULAZIZ AL-NASSER** assumed the leadership of the UN Alliance of Civilizations in March 2013. As a veteran diplomat and the President of the 66th Session of the United Nations General Assembly, he has devoted his time and work to peace-building and promoting the culture of peace, tolerance and reconciliation. Mr. Al-Nasser, who is now ranked as a Minister at the Ministry of Foreign Affairs in Qatar, has served as his country's Permanent Representative to the United Nations, from 1998 to 2011. The highlight of his career was when he was elected as the President of the Sixty-Sixth session of the United Nations General Assembly from September 2011 to 2012. Prior to that, in December 2006, he was President of the UN Security Council, representing the State of Qatar in the Council during the two-year period when Qatar was a non-permanent member. Under his tenure, the Council took action on several issues, including international cooperation to combat terrorism and the protection of journalists in armed conflict. Mr. Al-Nasser, played several leading roles within the UN

system including President of the High-level Committee on South-South Cooperation. As chair of the Group of 77 and China, he guided action that led to the establishment of the South Fund for Development and Humanitarian Affairs, a financing mechanism that helps countries of the South address issues such as poverty, hunger and natural disasters.

**MARIO AMBROSI** was born in Este (PD, Italy) on December 20th, 1962. He is EFA Certified professional since 2008 and EFPA Italia Board Member since 2014. On January 2017, Mario has been appointed as EFPA Italia Chairman.

**MARIAM AZARM** has worked with the United Nations for the past 25 years as an international events and conference manager. She is actively involved in fundraising and raising awareness for many global philanthropic endeavors. Ms. Azarm is also the Director of External Relations for the Convention of Independent Financial Advisors (CIFA). Mariam works as a consultant at World Economic Forum (WEF), and she is currently on the board of two departments at the Metropolitan Museum of Art.

**MOURAD AHMIA** is an Algerian-born diplomatic adviser and career diplomat who joined the Foreign Service at age 20. He has been serving as the Executive Secretary of the Group of 77 in New York since April 2000. Since 1994, he was seconded formally by the Algerian Government and served as Coordinator of the Office of the Chairman of the Group of 77 in New York. In that capacity, he directed the preparatory processes for a number of high-level G-77 conferences that led to the first ever G-77 South Summit in Havana, Cuba, in April 2000, and during which he was appointed as the First Executive Secretary of the G-77. During his diplomatic career, Mr. Ahmia served as Diplomatic adviser in the Algerian Ministry of Foreign Affairs and attended many international conferences and summits in the South as an expert in international economic, social and environment issues. Mr. Ahmia has served as an active member on the Board of many international foundations. He is currently the President of the International Secretariat of the Trieste System for Science and Technology, as well as Honorary Member of the International Foundation for Scientific Progress and Freedom in Trieste. He was conferred with many awards and decorations mostly by the Governments of the Member States of the G-77.

**STANISLAS D'AUDIFFRET**, after graduating from ESSEC in 2001, he worked for 10 years in the banking industry and corporate financing, first within HSBC's Strategic Financing Advisory teams, then within the structured financing teams at Natixis. Since 2010, Stanislas d'Audiffret independently advises corporates on their financing needs, first within Bfinance, where he launched the Financing Advisory team, then within Agathis Advisors, company that Stanislas founded in 2013.

**ANDRÉ BABEAU**, Professor of Economics at the University of Lille, then at University Paris X in 1968, as well as Ecole Nationale d'Administration, he was as well Professor, then Professor Emeritus (since 1994), at University Paris Dauphine. André Babeau has been president of CREDOC (a Research Institute on Consumption) and of CREP (Research Institute on Savings). He wrote several books on the financial behavior of European households.

**HASSAN BARBIR** holds a Bachelor in Law, a Master in Economic Law, a certificate in advance studies in legal professions and an LL.M. Tax of the University of Geneva. After passing the bar in Geneva, spending a few years as associates in two law firms in Geneva, acting as ad hoc secretary to the Board Members of a Geneva based private bank and deputy head of a the Geneva representative office of a Luxembourg based bank, Hassan joined 3CSA Credit Card Concepts SA in 2013. 3CSA is a card program manager with offices in Geneva, Beirut, Belize City and Mexico City, specializing in providing payment solutions for HNWI, UHNWI and corporates, especially asset managers, family offices, law firms, private banks and yachts/jets management companies.

**COSIMA F. BARONE**, a seasoned wealth manager and financial analyst based in Geneva, has worked in the global financial industry for over four decades, during which she covered multiple positions and with several major international companies. Her most recent endeavors of the 21st century include the following: (a) Founder and Chairman of FINARC (Financial Analysis Research Consulting) SA since 2003; (b) Board Member of GSCGI/SAIFA since 2005 and Director since 2012; and (c) Member of the Executive Committee of CIFA since 2014. Author of the "INFERENCE FOCUS" since 2002, she is also the Editor in Chief of "The IFA's WealthGram" monthly magazine of GSCGI/SAIFA, as well as of CIFA's "TRUSTING" bi-annual magazine. She has published articles in various financial magazines. Cosima F. Barone is often invited to speak at national and international conferences. In August 2011, she was a guest speaker at the Banco Central del Uruguay in Montevideo annual economic conference, invited by Ec. Fernando Lorenzo, Minister of Economy and Finance, and Ec. Mario Bergara, Governor of the central bank. Cosima has double nationality, Italian and Swiss.

**ANNIE BEAULIEU** is passionate about bringing the right people together to amplify the impact of individuals in making the world a better place. Annie is the creative visionary and driving force behind 'Freedom' and its 'Global Alliance for Sustainable Tourism for Development', where multi-stakeholders commit to cooperate to enhance the accessibility and benefits of sustainable tourism and drive sustainable consumption and production patterns to contribute to the achievement of the United Nations

Sustainable Development Goals. Annie's vision for Freedom has been recognised by the United Nations World Tourism Organisation as a finalist for the Ulysses Award for Innovation in Research and Technology and the World Tourism Forum Lucerne (WTFL) Start-up Innovation Award, after which she was invited to join the WTFL Global Advisory Board as an emerging sustainable leader to represent entrepreneurs. Annie is a fellow of the UN program Designing for Social Innovation and Leadership, the School for Social Entrepreneurs, and the China Australia Millennial Project. Committed to making a tangible difference in the world, Annie has been selected to represent the G20 | G7 Research Group in Australia and has attended and presented at several G20 and G7 summits. She is also actively involved with the Committee of Economic Development of Australia and the UN, seeking to better engage youth, women and entrepreneurs in policy discussion. Prior to launching Freedom, Annie gained over ten years' experience in a business development and project management role designing operational solutions, supporting processes and negotiating commercial terms for major government contracts. She was instrumental in the teams that developed the winning design and services solutions for several large-scale social infrastructure public-private partnerships, including the new Sydney International Convention Centre and Bendigo Hospital. She also worked on complex projects for the Australian Department of Immigration and Border Protection and Department of Social Services (Humanitarian Settlement Services and Social Housing). With a bachelor's degree in dietetics and human nutrition sciences from McGill University and a Master of Business Administration focused on global food and health systems, Annie is an ardent supporter of sustainable lifestyles and food security. As a long-distance cyclist, former ski racer, soccer player and coach, she endeavours to inspire people - especially young women - to push their limits and be the best they can be. Born on International Women's Day and growing up working in a family business with three brothers, Annie has always advocated women's leadership and equality. She unites her passions by supporting organisations such as The Hunger Project and the HeForShe campaign.

**ROBERT G. J. VAN BEEK** is a Financial Life Planner and Business Consultant with a working experience of more than 20 years in the financial industry. In 2010, he started his own company, About Life & Finance, after working as business consultant, wealth planner, account manager and asset manager for different large and small financial companies. Since 2013, he is partner at De Weygerbergen, office for performance and risk measurement, and wealth management. He wrote 5 books and a variety of articles about financial planning, wealth management, investments, risk & return and financial literacy, including translation of Behavior Gap© by Carl Richards. Robert is member of the board of FPSB Nederland and FPA Belgium.

**PIERRE BESSARD** is the executive director and a member of the board of trustees of the Liberal Institute, Switzerland's independent free-market think tank founded in 1979 and headquartered in Geneva and Zurich, which he joined in 2007. Mr. Bessard serves on the scientific committee of the Cercle de philosophie politique Benjamin Constant and the Center for Tax Competition. He is also a board member of several major Swiss organizations promoting a free society, and an editor-at-large at L'AGEFI, the Lake Geneva region's financial newspaper, where he has written on the political economy since 2002. After attending schools in Lausanne, London, and Berlin, Mr. Bessard studied economics and finance in New York and Shanghai. He is the editor and author of several books on Swiss liberalism and current affairs. Pierre Bessard is a member of the Mont Pelerin Society.

**WILLIAM K. BLACK\*** teaches Economics and Law at the University of Missouri – Kansas City (UMKC). He is a white-collar criminologist. He directed the Institute for Fraud Prevention. His regulatory career is profiled in Professor Riccucci's book *Unsung Heroes*. George Akerlof called his book, *The Best Way to Rob a Bank is to Own One* (University of Texas Press 2005, 2014), "a classic." Paul Volcker wrote: One of those lessons really sticks out: one brave man with a conscience could stand up for us all. Black helped the World Bank develop anti-corruption initiatives and testified to Congress five times about the financial crisis. He is also the "Distinguished Scholar for Financial Regulation" at the University of Minnesota's Law School and a Professor at IAEN in Quito, Ecuador.

**ANDRÉ-VALÉRY BORDES** is Chairman and CEO of Academy & Finance SA. He has over 21 years professional experience in conference and seminar organization in the banking and finance fields. Through its offices in Geneva, Hong Kong and Dubai, Academy & Finance organized 800 conferences since 2000 in Switzerland, Luxembourg, Liechtenstein, Monaco, France, Belgium, New York, Hong Kong, Singapore, Shanghai, Dubai, Abu Dhabi, Beirut, Cyprus and Malta. Academy & Finance has been in charge of organising the CIFA International Forums since 2003. Mr. Bordes graduated from University of Cambridge with M. Phil. Degree in Economics, University of Manchester with Postgraduate Diploma in Economics, Institut d'Etudes Politiques de Paris (Sciences Po) and University of Paris (Assas) with Master in Law.

**GIORGIO CANELLA**, born on February 2, 1954, in Padova (Italy), grew up and studied in Italy, married with Daniela, and has an adult son. He holds a diploma in accountancy and studied at Cà Foscari University of Venezia (Economy), before joining soon after, at age 21, a family business where he worked for about 13 years. Giorgio has a long experience as 'tied agent' for Italian financial and insurance

services companies. He became an independent fee-only advisor/planner in January 2000, then a ‘Confidante personale’ involved in fiduciary planning and support to personal decisions (not only financial). Since 1987, he has been both a student and a teacher about topics like financial markets, financial and insurance products, risk profiling, client relationships, communication, etc. Occasionally, he is a provider of “education courses” dedicated mainly to financial advisors/planners, looking for new perspectives and really interested in improving their relationship with their Clients.

**JUNE ROSE CARBONE**, joins the Law School faculty in June 2013 as the inaugural holder of the Robina Chair in Law, Science and Technology from her position as the Edward A. Smith/Missouri Chair of Law, the Constitution and Society at the University of Missouri at Kansas City (UMKC). She is an expert in family law, assisted reproduction, property, and law, medicine and bioethics, and also has taught contracts, remedies, financial institutions, civil procedure, and feminist jurisprudence. Before joining UMKC in 2007, Professor Carbone was an associate professor and a professor at Santa Clara University (SCU) School of Law, beginning in 1987. From 2000-06 she served as associate dean for faculty development and from 2001-03 as the Presidential Professor of Ethics and the Common Good, an appointment that supports ethics research at the SCU’s Markkula Center for Applied Ethics. She was a visiting scholar at Stanford University’s Institute for Research on Women and Gender in 1995-96. While at SCU, she also was co-director of the National University of Singapore summer program focused on intellectual property and international trade (2006), director of the Sydney summer study program focused on law and biotechnology (2004 and 2005), and director of the Hong Kong summer study program focused on comparative legal systems and international trade (1994). Professor Carbone writes prolifically on law and the family, marriage, divorce, and domestic obligations, including changes brought about by the biotechnology revolution. Professor Carbone received her J.D. from the Yale Law School in 1978 and her A.B., magna cum laude, from the Woodrow Wilson School for Public and International Affairs at Princeton University in 1975.

**CHANTAL LINE CARPENTIER**, Canadian citizen, is the Chief of UNCTAD New York. Prior to 2014, she was actively involved in the successful negotiations of the Sustainable Development Goals for the UN Department of Economic and Social Affairs (DESA). During her tenure with DESA, she served as the Major Groups coordinator to enhance non-state actors engagement with the UN. She facilitated the participation of more than 10,000 non-state actors – *a record* - in the UN Rio+20 Conference on Sustainable development. She was also the DESA focal point for sustainable consumption and production, food security and sustainable agriculture.

Prior to her UN career, she served as Head of the Trade and Environment Program of the NAFTA Commission for Environmental Cooperation from 2000 to 2007, as policy analyst for the Wallace Institute for Alternative Agriculture from 1998-2000, and as post doc for IFPRI in the Brazilian Amazon from 1996-98. She made the Ideagen 2016 100 Individuals and Organization empowering women and girl, is a 2006 Yale World Fellow, a UNEP Who's Who's of Women and the Environment. She has consulted to UNDP, World Bank, OCDE, and USDA. Dr. Carpentier is a published scholar and a frequent public speaker. An economist by training, she holds a Ph.D. in Agricultural and Applied Economics from Virginia Tech and a Masters and B.Sc. in Agricultural Economics from McGill University. She competes in ultramarathon and ironmen and is second dan black belt.

**SELIM R. CHANDERLI\*\*** is CIFA representative for SE Asia, in Jakarta (Indonesia), where he is based since 2014. Journalist by trade, he co-founded Forward SA in Switzerland (the publisher of BANCO, the Swiss Asset Management Magazine) in 1995 and Forward Services & Consulting Ltd in the UK in 2007. Selim is currently Chief Representative of Forward Group's representative office in Indonesia. Together with his wife Indira C. Tasan, he launched The Swiss Village, which aims at promoting exchanges between the Swiss and Indonesian independent financial advisors, as well as introducing Swiss financial actors to potential partners and clients in Indonesia. Born in New York, Selim is a Swiss, Italian and Algerian national.

**PIERRE CHRISTODOULIDIS\*\*\* (Co-Founder, Chairman & Executive President of CIFA)** is the founder and CEO of ICSOS Group SA, Geneva, created in 1982 with offices in Brazil and Greece. Previously, he held senior management positions at Credit Suisse: in the organisation department and as head of the Near and Middle East. He set up the Credit Suisse agency in Egypt, which later became a bank. Secretary General of the GSCGI for eight years and currently the Honorary President, he actively contributed in the creation of the Self-Regulation Organisation of the GSCGI and GPCGFG. Mr. Christodoulidis studied economics at the University of Geneva and obtained a management degree from the ECL in Lausanne. He is a Swiss Citizen.

**HENRY COBBE** is Managing Director and Head of Research at BirthStar®. Henry graduated with a first class MA (*Hons*) degree from the University of Edinburgh and since 1999 worked at leading investment managers including Schroders plc, Thames River Capital LLP and as a partner at Nevsky Capital LLP. Henry launched The BirthStar® Project in 2012 to help asset managers and intermediaries develop streamlined customer solutions that make investing easier and more affordable while

focusing on customer outcomes. Henry is an IMC holder since 2000 and a CFA charterholder since 2004.

**LUC COLEBUNDERS**, as a former private banker, is the CEO of Active Capital, a Bank & Insurance broker and an independent authorized financial intermediary offering independent financial solutions to affluent individuals and wealthy families. Active Capital can, as untied financial intermediary, work with different banks, asset managers and insurance companies. Luc Colebunders is also Vice-President and Treasurer of BZB (Beroepsvereniging van Zelfstandige Financiële Bemiddelaars) in Belgium. BZB is the professional association of self employed financial and insurance intermediaries. The association represents over 2300 member in Belgium. Furthermore, Luc Colebunders is the CEO of Crofun, a crowd-funding and -investing platform for creative, social, and innovative business projects. It is the first crowd-funding platform that enables to create the perfect mix of different types of crowd-funding, such as donations, crowd-lending, crowd-bonds, and crowd-shares, depending on the local laws of the country.

**BERTRAND COLLOMB**, after a few years working with the French government, joined Lafarge in 1975, and became Chairman and CEO in 1989, then Honorary Chairman since 2007. Under his supervision, Lafarge became the worldwide leader in cement and concrete, as well as a leader in sustainable development. Lafarge merged in 2015 with the Swiss company Holcim. Bertrand Collomb is a director of the merged company LafargeHolcim. Moreover, he was a founder of the World Business Council for Sustainable Development (WBCSD), and its chairman in 2004-2005. He has been a director of several international companies, like Allianz, Unilever, Total and DuPont. At the European level, Bertrand Collomb has been a member of the European corporate governance Forum and a director of the European Institute for Technology and Innovation. Elected in 2002 as a member of “Académie des sciences morales et politiques” at the Institut de France, he took on the role of its chairman in 2013.

**LUCA P. COMPARATO** is an international asset manager, founder & CEO of Phoenix Investment Managers SA, an investment management company based in Switzerland. He is also Partner of FAM Ltd in Mauritius, an asset management company offering wealth management and asset protections services to African based clients. Luca is the Vice President of SAIFA (Swiss Association of Independent Financial Advisors) for the Swiss Italian region. Previously, he worked as CEO at SwissWealth Management SA (SWM, a Fund Management Company) from 2007 through 2012) and as a financial advisor at Banca del Gottardo in Switzerland. Luca earned an MBA in Business Administration at the University of Geneva. He is a Swiss/French citizen born in 1980.

**ALINE CORTAT CHAMPION** is member of the Management of FIDURHONE S.A., Geneva, an asset management and fiduciary trust company licensed by the Swiss Federal Banking Commission. Prior to joining FIDURHONE S.A. in 2008, she worked for LGT Schweizerische Treuhandgesellschaft in Basel and Geneva for almost 20 years, where she was responsible for the Latin-American market. She is responsible for the fiduciary, trust and family-office activities of FIDURHONE S.A. The family-office activities consist mainly in supporting, assisting, accompanying wealthy and ultra-high net worth individuals and families in managing their assets for private, family, managerial and/or succession planning reasons. Aline background is in accountancy. On top of her mother language French, Aline is fluent in English, German and has knowledge in Portuguese and Spanish.

**POPPY DHARSONO** is a famous Indonesian entrepreneur and fashion designer. Her experience in the fashion industry gets back to the start of 1977, which marked the beginning of a new scene in the Indonesian fashion world. She introduced what is known as a deluxe prêt-à-porter, creating fashionable garments. Poppy has always been very much involved in the activities and development of small local industries within Indonesia. Besides her hard work as a fashion designer, Poppy is also a successful businesswoman with a strong outlook and with sound cultural values. After owning a big factory producing fashion garments, she now runs a garment production company as well as a business in fashion clothing and cosmetics, and she is a Commissioner in a financial security company. These qualities have brought Poppy to become a Board Member at KADIN (Indonesia Chamber of Commerce) for 20 years, holding various positions, among them Vice Chairman of KADIN. She is also the founder and Chairman of the Association of Indonesian Garment and Accessories Suppliers (APGAI). Other Associations which were formed by Poppy are AAMI (Indonesian Association of Apparel Manufacturing) and APPMI (Indonesian Association of Designers and Fashion Business). She has also served as a member of the DPD (Senator - Regional Representative Council) for Central Java from 2009 to 2014.

**FABIO DILLMAN** is an Emmy Award-winning media producer, operations director, and broadcast television professional with an international portfolio of work and a competitive background in delivering media across multiple platforms and formats tailored to both global and local audiences. Utilizing his extensive background in digital communications, he has recently expanded into new entrepreneurial projects to promote cut-edge technology in media businesses. For the past six years, Fabio has worked as the operations and production manager of a cutting-edge digital media company that specializes in world news, the United Nations, and international diplomacy, with particular emphasis on sustainable development issues.

He managed a team of producers, reporters, editors and technical personnel in a variety of projects, with on-location special coverage across five continents in over 15 countries. He seamlessly managed the production and delivery of more than 500 interviews showcasing world personalities, including presidents and prime ministers, ambassadors, celebrities, senior government leaders, top business icons, and major international public figures.

**JEAN-PIERRE DISERENS\*\*\* (Co-Founder and Secretary-General of CIFA)** is Founding Partner of FIDURHONE S.A., Geneva, an asset management and fiduciary trust company licensed by the Swiss Federal Banking Commission. Before founding FIDURHONE S.A. in 1976, he held executive positions in several financial companies specialised in all areas of asset management. He is a Swiss citizen.

**PATRICK DUFOUR**, after 10 years in the oil industry, moved to the Financial sector, first as area manager for a Dallas, Texas, based Trust. Back to France, the Financial planning was starting and he got involved into developing all the needs for this new industry: Learning (university and developing a new concept for distance Learning), certification (creating the French Certification in Financial Planning (CFP), and the ISO standards (22222) as expert co-writer. Currently, he is running his own corporation bringing all the services a Financial planners may need to serve his clients with extension to corporate finance.

**GILLES DUTEIL** is head of the Centre for studies of Financial Technics and Engineering (*CETFI - Aix-Marseille Université*). Professor of Banking and Finance at the Aix-Marseille Université, he created and supervises the Masters “Wealth Management & Financial Planning” and “Fight against Financial and Organized Crime”. Moreover, he is a financial forensic expert at the Court of Appeal of Aix-en-Provence and the Director of the European Group for Research on Financial Crime and Organized Crime. Gilles Duteil is the author of numerous chapters in books and literature published both in the U.S. than in France.

**BERNARD ESAMBERT** worked with the French government and was economic advisor to President Pompidou from 1969 to 1974. In 1977, he was CEO of Compagnie Financière Edmond de Rothschild. From 1997 to 2010, Bernard Esambert was a commissioner of the Autorité des Marchés Financiers (the French SEC). He covered also the role of Chairman of the Ecole Polytechnique, as well as of several Foundations in the field of medical research. Bernard Esambert is a founder of the Fondation Ethique et Economie, at the French Académie des sciences morales et politiques.

**VANIA FRANCESCHELLI** is a Board member of FECIF (The European Federation of Financial Advisers and Financial Intermediaries) on behalf of ANASF, the national association representing financial advisers in Italy. Vania obtained her Law degree at the University of Modena and Reggio Emilia. She is a certified European Financial Advisor, European Financial Planner and Private Banker at Allianz Bank. Her main interests relate to the European legislation (MiFID, IDD, KID – PRIIP, UCITS and AIF) and women’s empowerment in the financial sector. In December 2016, Vania became a member of the *Marisa Bellisario Foundation*, whose purpose is to enhance female professionalism. She was awarded international prizes: *Profilo Donna* (2014) and *AI Finance - Best Financial Consultant* (2016). Vania acts as key speaker at several conferences and meetings, both in Italy and in Europe.

**MARTA GELLOVA\*\*** is the President of EFPA CZ (European Financial Planning Association) and a Member of the Board of EFPA EUROPE representing Czech Republic. She is also a member of the Board of Directors of the Association of Financial Intermediaries and Financial Advisors of the Czech Republic (AFIZ) and a chair of the Supervisory and Audit Committee of the Czechoslovak Foreign Institute. In 2010, she was a member of Advisory Board of Specialists for the Minister of Finance and Minister of Labor and Social Affairs of the Czech Republic and a member of a Pension Sub-committee of the government’s National Economic Council (NERV). Since 2013, Marta has been working as an independent consultant for public and private companies, as well as institutions dealing with Financing, Insurance, European Funds and general Economic advice. She is also involved in international acquisitions of financial institutions.

**LAURENCE GENEVET** graduated with an MBA in International Marketing from the University of San Francisco, then in the INSEAD 3rd cycle. After a few years at the Marketing of International Group (Coca-Cola, Unilever), Laurence became passionate about Press and Communication. For 17 years, she served as director of advertising and marketing in various daily newspapers: *Midi Libre*, *La Dépêche du Midi*, *Nice-Matin*. In 2008, she joined *Crédit Agricole Provence Côte d’Azur* as Director of Communication, Financial Marketing and Mutualism. In 2011, although very interested in Finance, she returned to her first love as the Associate Director of EPI Communication, the oldest communication agency in Monaco, which is also a publishing house.

**JOSE MARIA GIL ROBLES, Former President of the EU Parliament (1997-1999).** José María Gil-Robles y Gil-Delgado (17 June 1935 in Madrid) is a Spanish politician. He was formerly a Member of the European Parliament in the European People’s Party group, and was President of the European Parliament from 1997 to 1999. From 2009 to 2014, he was president of the Jean Monnet Foundation for Europe.

**MICHEL GIRARDIN** is a Professor of Macro-Finance at the University of Geneva. He has more than 20 years experience as Chief Economist and Chief Investment Officer in the Swiss private banking sector. Michel holds a Ph.D. and a B.A. in Economics from the University of Lausanne, as well as a Master of Science in Economics from the London School of Economics. He recently published “La Bourse et la vie”, a book portraying – *in pictures and prose* – investment icons such as George Soros, Alan Greenspan and Warren Buffett. Michel is included in the list of the 300 most influential personalities of the Swiss economic scene by Bilan magazine.

**MIRANDA SWARAY GOELTOM** is an economic professor at the University of Indonesia. After serving as Deputy-Assistant Minister for the Coordinating Ministry for Economic Affairs of the Republic of Indonesia (1993-1997), she joined Bank Indonesia in 1997 first as Deputy Governor, later as Vice Governor and Senior Deputy Governor (2004-2009). As such, she has been appointed to be the Alternate Governor for Indonesia to the World Bank and to the Asian Development Bank. She has been actively involved in various Fora such as G-20 meetings since its initiation in 1999, APEC Finance and Central Banks meetings, BIS, EMEAP, SEACEN, SEANZA, and ASEAN Central Bank Forum. She has served as member and co-chair of various working group, among others, of the Monetary Board, Electricity Tariff Rationalization, State Owned Enterprise Reform, and Government Bonds Issuance. Miranda is the author of several books, among which “From Crisis to Crisis: A Central Banker’s Perspective” reflecting her involvement since the Asian crisis till the 2008 global financial crisis. She firmly believes in the importance of knowledge management and information sharing, which she developed in 2008 in “Mencairkan Gunung Es” (melting of the iceberg). She has been a consultant for the World Bank, Asian Development Bank, ESCAP, MITI, PECC, USAID and several financial institutions. She is an avid lover of art history and collector of antique art. After being the chairperson of The Indonesian Arts Foundation (YSRI) and the Indonesian Ceramic Society (HKI), she is currently the chairperson of The Nusantara Symphony Orchestra (NSO) and of the Children of the World Choir Indonesia (COWC – Indonesia).

**ISABELLE GRUMBACHER** is a banking professional based in Basel, Switzerland. She has been trained in the All-round internship program of UBS in Geneva, before occupying positions at UBS in Geneva and Basel. She is now a collaborator at Dreyfus Söhne & Cie AG Bank in Basel. Isabelle is fluent in German, English, French, Spanish and Portuguese.

**JACQUES GRUMBACHER** is a Trust and Estate Practitioner based in Basel, Switzerland. He has more than 48 years experience in Industry and Finance. Jacques is the Chairman of FIDURHONE SA, Geneva, an asset management and fiduciary trust company licensed by the Swiss Federal Banking Commission. He is also Honorary Consul of Uruguay, based in Basel. Jacques spends half of his time in Uruguay, where he owns a farming exploitation. Jacques is fluent in German, French, English, Spanish and Português.

**MARIE ANTOINETTE GRUMBACHER** is a former FA/Pursuer at Swissair and Family Consultant. She is now managing the properties of the family in 3 locations on 2 continents. Marie-Antoinette is fluent in German, English, French and Spanish.

**FABIENNE GUIEN**, Secretary General, Economic and Social Council, Principality of Monaco since 1999, where she was previously the Chief Secretary. She has also been an administrator at the Domains' Administration and a controller at the Habitat Directorate. Fabienne is the founder of Women Leaders World - Women and Violence section. She is a doctor of law.

**JEAN-POL GUISET** is the CEO of JPG Namur-Nord, who is an independent intermediary for BNPPARIBAS Fortis in the region of Namur in Belgium since 38 years. He is also Chairman of EFIB (Exclusive Financial Intermediaries of BNP PARIBAS FORTIS) and FEDAFIN (Fédération des Agents financiers Indépendants francophones). EFIB is the professional association of self-employed financial and insurance intermediaries of BNPPFORTIS. The association represents over 240 members in Belgium. FEDAFIN (Fédération des Agents Financiers Independents Francophones) is a part of BZB ( Beroepsvereniging van Zelfstandige Financiële Bemiddelaars) in Belgium and is the French professional association of self-employed financial and insurance intermediaries. The association represents with BZB over 2300 members in Belgium.

**DAVID HAINES** is the Communications Director of Libertatem. A graduate of the London School of Design, David started his own design and marketing studio at the age of 21. A three time winner of the Heist Marketing award, David's clients included The IFA Association, The Institute of Financial Planning and the Finance & Technology Research Centre. Following a six year hiatus where David took time out to go travelling, he returned to the UK in 2016 where he was approached by Garry Heath to join him at Libertatem as his Communications Director. In addition to his role at Libertatem, David is also a consultant editor for a national magazine and has recently opened a bar/restaurant close to Oxford.

**DARLENE HART** is Founder & CEO of US Tax & Financial Services, (USTAXFS) a European based global tax professional services firm focusing on US tax compliance and consultancy, with offices in London, Zurich and Geneva. She has nearly 40 years of tax, accounting, financial and retirement planning experience, working with the Big 4 firms Touche Ross (*now Deloitte*), and Coopers & Lybrand (*now PWC*) before starting USTAXFS in London in 1986. Her expertise has drawn the attention of Fortune 500 companies and she is known and sought after for her dynamic presentations on tax and financial matters, including the growing global transparency of the tax industry, to other professionals, banks, investors, accountants and the general public. Today much of her efforts are devoted to helping private clients become compliant with their US taxes through various options including Voluntary Disclosure, and the surfacing of undeclared funds to the appropriate authorities. She also advises banks and financial institutions on the US government's FATCA legislation, which directly affects their relationships with their US clients. Darlene is currently working with a number of trust companies advising on FATCA compliance and the preparation of US tax returns for foreign trusts, partnerships and corporations. Darlene holds a BS in Accounting and MS in Tax from the University of Houston. She is an Enrolled Agent and member of the Association of International Accountants.

**GARRY HEATH** is the Director General of Libertatem. A former Independent Financial Adviser, Garry Heath formed The IFA Association in 1989, which represented over 60% of UK IFA Practices and was instrumental in the reform of FIMBRA and the creation of the PIA. Following his retirement in 1999, Garry took up motor racing and enjoyed a number of successful seasons driving Ginettas and V8 Costellos. He was drawn back into the world of financial services with the publication of The Heath Report in 2015, which looked at the effects of the Retail Distribution Review and the way regulation had impacted on both the consumer and the industry. Its findings were used extensively by the UK government to question the FCA about the true cost of RDR and has been used as a yardstick by governments worldwide keen to learn from the UK model. Following publication, Garry formed Libertatem and the new trade association has experienced rapid growth as the adviser community comes under increased scrutiny and financial pressure from the regulators.

**FAUZI ICHSAN** is Chief Executive Officer at the Indonesian Deposit Insurance Corporation (IDIC), appointed by presidential decree in September 2015. Fauzi received a master degree from Massachusetts Institute of Technology (MIT) in 1995 and a bachelor degree from London School of Economics (LSE) in 1991. As a CEO, Fauzi is fully responsible on IDIC daily operations to promote IDIC functions and duties which are deposit insurance and bank resolution (liquidation and claim settlement).

Fauzi heavily involves in the policy making of Indonesian financial system stability, most notably is on the Law of Prevention and Management of Financial System Stability (PPKSK Law) – ratified on 15 April 2016 – composed together with Ministry of Finance, Bank Indonesia and Indonesia Financial Services Authority. A prominent Indonesian economist, Fauzi often asked for his advise on economic affairs by numerous parties, particularly with the government. Fauzi also frequently become speaker on a number of international events. Fauzi wrote numerous articles for national newspapers while his comments were quoted by international media.

**LOUISE KANTROW** was appointed at the International Chamber of Commerce as the permanent representative to the United Nations in March 2007. Her career has included posts within the United Nations and senior positions at nonprofit, governmental and intergovernmental organizations closely associated with UN activities. Most recently, Ms. Kantrow served as executive director of the International League for Human Rights, one of the oldest human rights organizations in the United States. Prior to that, she was executive vice president and chief operating officer with the UN Association of the USA (UNA-USA), where she supervised a major expansion of programs at the Business Council to the United Nations. Ms. Kantrow has also served as senior advisor to the United Nations Population Fund and as director of operations at the Population Council. She worked for fourteen years as economic affairs officer in the UN Department of Economic and Social Development, following service as a senior economist with the U.S. Agency for International Development and as a population affairs officer with the UN. Ms. Kantrow holds doctoral and master's degrees in demography and economics from the University of Pennsylvania, and a bachelor's degree in sociology from the University of Michigan.

**VLADEK KRADEK**, Director of legal and compliance and Member of the Board, joined Fincentrum in October 2007 as the company lawyer. Currently, he and his team have responsibility for the complex legal issues of companies in the group Fincentrum in the Czech Republic and Slovakia, including compliance and AML. His key job is to adapt the company's position to the changing national and EU legislation and to implement all the changes in the business processes of the individual companies. Previously, he worked in PRK, a top Czech law office. He graduated in the Faculty of Law of Charles University in Prague, where he obtained the title of Doctor of Law in the field of international law. Currently Vladek is a member of the Board of Fincentrum a.s.

**AFAF KONJA** began her decade-long career in television and radio news at the American Broadcasting Corporation (ABC) local affiliate, KGTV/10 News in San Diego, California. Her interviews with world leaders have spanned throughout the global South and beyond to include the UN Secretary-General, UN General Assembly

Presidents, along with in-studio and on location interviews with heads of State and Government. Working in the context of media strategy, international diplomacy and global development as the Spokesperson for the President of the United Nations General Assembly at its 68<sup>th</sup> Session, Afaf pulls from her vast hands-on experience, from within the UN at live coverage of the annual UN General Debates to special coverage at UN high-level conferences across the globe. Afaf also expresses her talents as a host, moderator, and announcer for global television shows, special events and high-level forums.

**GUY THOMAS LEVY SOUSSAN\*\*\***, Born in Monaco on F1 Grand Prix day, started his carrier in 1990 by auditing major French Banks. Then, he worked in M&A department of Nomura London before moving to New York, taking a position with Bear Stearns in the Financial Asset structured Transactions group. After few years on Wall Street, he created a marketing and financial ‘boutique’ in midtown Manhattan specialized in cross-border dealing with European manufacturing companies. In 1997, after selling his company to one of his trading partner, he returned to the banking industry. He was named, in 1999, Head of the European Private Banking in North America at HSBC Americas (Formerly Republic National Bank of New York). He returned to Monaco in 2002 as Head of the International Group at HSBC Private Bank Monaco. Since 2006 and up to 2014, Mr. Levy-Soussan was Co-Head of Private banking at Bank J. SAFRA SARASIN (Monaco) SA. Then, in 2015, Guy Thomas became the Chief Executive and Trustee of preeminent Private Management Company based in Monaco, with overall responsibility and general management of all private assets. In September 2016, he join UBP Bank in Monaco as Managing Director and he is responsible to develop the business of the bank in the Principality. Furthermore, Guy Thomas is Co-Founder and General Secretary of MVCA, Founder and President of the Wine and Business of Monaco, Co-Founder and Vice-President of CREM (Club des Résident étranger de Monaco), member of the Commission des Activités de Gestion (AMAF), Vice-Chairman of the Financial and Banking committee of the Economic and Social council of Monaco (CES-ECOSOC) and Board member of the Grimaldi Forum (State-owned company). Guy Thomas was named ‘Chevallier du Tastevin’ at Clos Vougeot in 2011, and, in 2012, ‘Chevallier’ dans l’Ordre de Saint-Charles (Monaco Légion d’Honneur). Guy Thomas is member of the Foundation Board of CIFA.

**TAYLOR LIAO** is a Certified Financial Planner based in Taiwan. He is the director of Life & Money Financial Planning Advisory Co., Ltd, a Fintech innovation company. His business specialties are Financial Planning consulting, Financial Planning practice training and business model advisory. He is also a member of the editorial team of Financial Planet, the official blog of CFP Financial Planning Standards Board.

**ZOLTAN LUTTENBERGER\*\*** obtained his Master in Finance, Ph.D. in Management and professional certifications in IT and Financial Planning. He joined the FS industry in 1989 and worked as a manager or executive for several multinational financial institutions. Since 2000, he has worked as independent financial, IT and management consultant in startups and cross-border projects across Europe. He was founding Chairman of the Hungarian Financial Planning Association and has been volunteering for international communities of FPA Financial Planning Association (US). He joined the Executive Committee of CIFA in November 2014.

**TONY MAHABIR** is the Chairman and CEO of Canfin Financial Group of Companies, an entity which provides professional wealth management advisory services to businesses, professionals and individuals across Canada and globally. Outside of work, he is a Director and past Chair of the Canadian Institute of Financial Planners, Director of the U.S. Based Financial Planning Association and sits on the Board of Governors for Humber College Institute of Technology & Advanced Learning. Over the last two decades, Tony has been invited to share his passion, knowledge and experiences across Canada and internationally on Strategy, Cultural Diversity, The Wealth Management Industry, Standards of Care and Cross-Border Financial Planning for Multinational Clients. Tony holds a Masters of Business Administration degree, is a Certified Management Consultant, Certified Financial Planner, Registered Retirement Consultant and Chartered Investment Manager. In 2012, Tony was the recipient of the distinguished FELLOW OF FPSC, which formally recognizes individuals who have helped advance Financial Planning. He currently runs and manage his professional wealth management advisory practice from Toronto, Ontario, Canada.

**HANIFA MEZOU\*\*** has enjoyed a distinguished career with the United Nations for the past 28 years. In the last ten of those years, she has been Chief of the NGO Section of the Department of Economic and Social Affairs, where she has established an impressive record of accomplishments. The Informal Regional NGO network (UN-NGO-IRENE) was developed under her guidance as a critical channel for communicating key programs between the UN and the NGO community, including marginalized groups in developing countries. From September 2011 to September 2012, she joined the Office of the President of the Sixty Six General Assembly as the Special Coordinator for the Third Committee and Civil Society. Ms. Hanifa Mezoui holds a Doctorate in French Linguistics, an MA in French Literature, an MA in applied Linguistics and an MA in Business Administration from the University of Aix-en-Provence, France. Presently, she is a Senior Advisor to the UNAOC High Representative in charge of Humanitarian Affairs and Civil Society.

**MOHAMED RËDA MEZOUË**'s rich experience includes following roles: Docteur d'Etat en Sciences Politiques Paris I-Sorbonne; Directeur de Laboratoire de Recherches Etudes et Analyses des Politiques Publiques –Université d'Alger; Directeur du Magister Études Politiques Comparées; Directeur de la Revue Algériennes des Politiques Publiques; Professeur à la Faculté des Sciences Politiques et de l'information; Senior Executive Consultant Public Affairs, Energy and Petroleum; Cabinet Nord-Sud Ventures – Homme d'influence; Directeur d'Études Cabinet de la Présidence de la République, Alger (2000-2006); Directeur de la Communication de Presse, Ministère de la Communication (1994-1998); Conseiller auprès du Chef du Gouvernement (1989/1990); Directeur d'études et de recherches à l'Institut National des Études de Stratégies globales (INESG) –Présidence de la République (1985-1989); Directeur de la Rédaction Journal national économique "Algérie Économie" (1984-1985); Directeur des Sciences Politiques et des Relations Internationales (1982-1984).

**DAN MITCHELL\*** is a Senior Fellow at the Cato Institute in Washington, D.C., where he specializes in fiscal policy, particularly tax reform, international tax competition, and the economic burden of government spending. He also serves on the editorial board of the Cayman Financial Review. Dan's work has been published in the Wall Street Journal, New York Times, Villanova Law Review, Public Choice, Emory Law Journal, Forbes, USA Today, Offshore Investment, Playboy, and Investor's Business Daily. He has appeared on all the major TV networks, and has given speeches in almost 40 states and more than 30 countries. Dan earned a Ph.D. in economics from George Mason University.

**ZINA MOUNLA** is the Chief for Development Cooperation Policy in the United Nations Department for Economic and Social Affairs [DESA]. Her portfolio includes serving as the Secretariat to the Development Cooperation Forum (DCF), a key function of the Economic and Social Council (ECOSOC); the Secretariat to the General Assembly quadrennial comprehensive policy review (QCPR) whereby the GA establishes system-wide policy for development cooperation and ensures the accountability of the UN development system; and organizing the ECOSOC Operational Activities segment. Zina has over 25 years of experience with the United Nations system including with UNDP, UNIFEM, and UN Women, in the Arab States, Asia and the Pacific, Latin America and the Caribbean, and Europe and the Commonwealth of Independent States. Her last post, prior to joining DESA, was the UN Women's Regional Chief for Europe and Central Asia. She is an anthropologist with an M.Phil, and Ed.M from Colombia University and an M.A. from Indiana University.

**ALIZÉE MUOLO-SPAHN:** Financial Consultant.

**DAVID NEVESELY:** Legal Counsel at Fincentrum, A.S.

**ROGER NIGHTINGALE\***, a well-known commentator on the global economy, is a frequent guest on TV networks, such as Bloomberg, CNBC, Fox News and CNN. Additionally, he writes regularly for a number of newspapers, magazines and in-house periodicals. Educated at Keele University and University College London (*primarily as a mathematician*), he worked for the first twenty years of his career at Hoare Govett—starting as a research economist and ending as a member of the main board. In 1988, he set up an independent consultancy, serving investment clients around the world. A non-executive director of a number of financial companies, Roger is a specialist consultant to a wide variety of fund managers.

**JOE OLIVER** is a Canadian politician and the former Minister of Finance. He was elected to the House of Commons in the 2011 federal election and represented the electoral district of Eglinton—Lawrence as a member of the Conservative Party until his defeat in the 2015 election. Oliver, born and raised in Montreal, Quebec, received a Bachelor of Arts degree in 1961 and a Bachelor of Civil Law degree in 1964 from McGill University. He received a MBA from the Harvard Business School in 1970. Following his studies he became an investment banker with Merrill Lynch and then Nesbitt Thomson. Moreover, he became executive director of the Ontario Securities Commission and was also named the CEO of the Investment Dealers Association of Canada.

**HENRY OLSEN**, Senior Fellow at the Ethics and Public Policy Center, Washington, D.C. Henry Olsen, a senior fellow at the Ethics and Public Policy Center, studies and provides commentary on American politics. His work focuses on how to address, consistent with conservative principles, the electoral challenges facing modern American conservatism. This work will culminate in a book titled Ronald Reagan: New Deal Republican, to be published in June 2017. Mr. Olsen has worked in senior executive positions at many center-right think tanks. Most recently, he served from 2006 to 2013 as Vice President and Director, National Research Initiative, at the American Enterprise Institute. He previously worked as Vice President of Programs at the Manhattan Institute and President of the Commonwealth Foundation. Mr. Olsen's work has been featured in many prominent publications, including The Wall Street Journal, The Washington Post, National Review, and The Weekly Standard. His pre-election predictions of the 2008, 2010, 2012, and 2014 elections were particularly praised for their remarkable accuracy. In the 2016 campaign, he accurately identified the factors fueling the rise of Donald Trump early in the race, and his Election eve predictions were more accurate than those of virtually any other major analyst or commentator. Mr. Olsen started his career as a

political consultant at the California firm of Hoffenblum-Mollrich. He then worked with the California State Assembly Republican Caucus before attending law school. He served as a law clerk to the Honorable Danny J. Boggs on the U.S. Court of Appeals for the Sixth Circuit and as an associate at Dechert, Price & Rhoads. He has a B.A. from Claremont McKenna College and a J.D. from the University of Chicago Law School, where he served as Comment Editor for the University of Chicago Law Review.

**HERVE ORDIONI** was appointed on January 1st 2015 President of the Committee for the Promotion of Monaco as Financial Center, within the Monaco Association for Financial Activities (AMAF). He is Chief Executive Officer of Edmond de Rothschild (Monaco) and has been a member of the Executive Committee since joining the bank in 1996. Hervé Ordioni was instrumental in the founding of Edmond de Rothschild Assurances et Conseils (Monaco) in 2005, a wealth engineering company, accredited Monaco trustee and life-insurance broker. In 2008, he played a key role in the establishment of Edmond de Rothschild Gestion (Monaco), a firm specialized in portfolio management and investment funds incorporated in Monaco. Hervé Ordioni graduated from the University of Paris Dauphine with a master's degree in wealth management.

**ROBERT PAIN** is a Director of Investors Trust Assurance SPC and ITA (Middle East) Limited. Mr. Pain became the Chairman of ITA SPC in December 2015 and is responsible, along with the Board for oversight of the company, providing direction and strategy to the senior executives; working with business and service providers; building relationships with regulators, and the media; seeking new business development opportunities; and keeping everyone in the company up to date on industry new developments and best practice. Mr. Pain has over 30 years' experience within the financial services industry. Initially working at Target Group and AXA in various sales, business development and marketing roles, he then joined Friends Provident in 1991 to set up its Agency Division. After holding a number of senior roles in Customer Services, and Business Process Outsourcing, he joined Friends Provident International in 2005 as Sales Director and a member of the Board. Mr. Pain is also the Chair of the Association of International Life Companies, the trade body that represents the cross border life insurance industry.

**BRAD PRICE** joined Home Trust in October 2013. He is a responsible for commercial and direct client investments within Oaken Financial, specializing in deposits for non-registered and registered pension plans in Canada. He has prior experience and expertise within Banking investment systems and Mutual Funds. Brad has worked in the financial services since 1996, and has a Honours Bachelor of Commerce from Carleton University in Ottawa, Canada.

**LILLY PRICE\*\*** joined TD Asset Management Inc. (TDAM) in March 2013. She is a member of the external distribution team and has responsibility for TDAM's business development for institutional channel on Ontario and Western Canada. Lilly has worked in the financial services industry since 1993, and specializes in the distribution of investment solutions via pension plans, corporate plans, endowments and foundations. Lilly holds a Masters of Business Administration from University of Warwick in the United Kingdom and Honors Bachelor of Arts in Economics from McGill University in Canada. Lilly earned a Certified Investment Management Analyst from IMCA and Chartered Alternative Investment Analyst from CAIA. Lilly is member of CIFA's Executive Committee.

**SVEN PUTFARKEN** has a long experience as an entrepreneur, having founded his first company at the age of 20. He has over 18 years experience in strategic business growth strategies, with particular focus on Financial Planning. He is Managing Director of several companies involved in Financial Services. Sven is an active board member at Financial Planning Standards Board Deutschland e.V., where he is also in charge of organizing Financial Planning Events. Moreover, Sven is a member of the working group lobbying on behalf of the FPSB Germany e.V. He is often invited to speak about inter-sectoral aspects of the financial planning industry.

**JEAN-MARIE REVELLI** is an expert in Sales and Business development with over 10 years experience. After graduating from the ESPEME EDHEC Business School in 2005, he started his career as a sales consultant in the event and communication industry. He then worked 7 years at EPI Communication, a communication agency in Monaco where he managed the sales team. In 2017, Jean-Marie joined the Planet of finance team as the Sales and Business development manager. Planet of finance is the largest global community dedicated to the wealth management industry with the mission to democratise and simplify access to wealth management.

**GILLES-GUY DE SALINS\*\*** is a Member of the Executive Committee of CIFA, a Member of the Consultative Committee of FECIF (Brussels) and the Vice President of ANCDGP (France), President of Association DES-Clermont. Gilles-Guy de Salins was, in the 80's, a personal banker in France with Barclays, then a Capital Markets' Manager in London, successively with New Japan Securities, Midland Montagu and Swiss Bank Corporation. He joined, in Paris, a high net worth advisory firm, La Financière du Galion, in the early 90's, before founding his multi-family office, Sélection GGS Conseils, in 2004 in Paris. He has developed offices in Luxembourg and Mauritius. A former lecturer in numerous Private institutions, he is still member of the board of FACO in Paris. He is a registered Estate Agent, Insurance Broker and Financial Adviser/Planner. He holds an Economics' Master degree and a post-graduate diploma in wealth management. He is a French citizen and lives in Switzerland.

**TRI DJOKO SANTOSO** is the Chairman of LSP FPSB Indonesia (Lembaga Sertifikasi Profesi – Financial Planning Standards Board Indonesia) and the Head of the Presidium Board of FPA Indonesia. He is the principal of his own company LN Consulting, a firm established in 2004, focussed to providing wealth management and estate planning advice and education in Indonesia. Prior to this, he was Marketing manager at IBM Indonesia, Vice President of Bank Bali, Deputy CEO of Prudential Indonesia, deputy CEO of Panin Financial, and the CEO of Alto Networks. LSP FPSB Indonesia is a non-profit organization established in 2006 and, to date, it has over 6,000 members.

**MASSIMO SCOLARI** is the Chairman of ASCOSIM, Italian Association of Financial Advisory Firms. He was a member of ESMA's Consultative Working Group Investor Protection & Intermediaries. He also is the Chairman of the Board of Directors of Compam Sicav in Luxembourg. Graduated in Economics at the Bocconi University of Milan, he worked at Bank of Italy (Research Department) for three years, at Sella Bank Group serving as Chief Executive of the Fund Management Company Gestnord Fondi Sgr and Zenit Alternative Sgr.

**H.E. MR. HORACIO SEVILLA BORJA** is the Permanent Representative of ECUADOR to the United Nations and CHAIR of the Group of 77. Ambassador Sevilla Borja is a career diplomat of the Ecuadorian Foreign Department. He has combined his professional career in the field of diplomacy with academic activity. He was Ecuador's Ambassador to Peru during the complex negotiations that culminated in the signing of the Peace Accords between the two countries on October 26, 1998. He has been an Ambassador in several countries in Latin America and Europe. His previous post was Ambassador of Ecuador in Brazil. He studied law and international relations at the Faculty of Jurisprudence and at the School of International Sciences at the Central University of Ecuador in Quito, as well as specialization courses at Harvard and at Universities in Sweden and Switzerland. He is Honorary Doctor of the National University of Piura and has been Professor and Visitor in several Universities of Quito, Guayaquil, Argentina, Dominican Republic, Brazil. He was Professor and General Director of the Diplomatic Academy "José Peralta" of the Ministry of Foreign Affairs. He also served as the Advisor for International Affairs of President Jaime Roldós Aguilera; Governor of Ecuador in OPEC; Secretary General of the Human Rights Association (ALDHU); Executive Director of the Latin American Energy Organization (OLADE). He held the position of Alternate Representative of Ecuador at the UN when he was the Permanent Representative of the prestigious Guatemalan diplomat and writer Leopoldo Benites Vinueza, who deserved the honor of being elected President of the General Assembly of the United Nations.

**XIAOFEI SHANG:** Executive President of IFAA, Independent Financial Advisors Association, Hong Kong and China.

**CHRISTOPHER SMART,** Harvard Instituted of Politics, former Special Assistant to the US President at the National Economic Council and the National Security Council, principal advisor on trade, investment and a wide range of global economic issues. An investor, scholar and journalist, Dr. Christopher Smart has spent the last six years in the Obama Administration as a senior policymaker for international economic affairs. As Special Assistant to the President at the National Economic Council and the National Security Council, he was principal advisor on trade, investment and a wide range of global economic issues. From 2009-13, he was Deputy Assistant Secretary of Treasury, where he led the response to the European financial crisis and designed U.S. engagement on financial policy across Europe, Russia and Central Asia. Before entering government, Dr. Smart was Director of International Investments at Pioneer Investments where he managed top-performing Emerging Markets and International portfolios. Following the collapse of the Soviet Union, he worked in Moscow, advising Russian government agencies on economic policy and financial market reform. Earlier in his career, he was a reporter in St. Petersburg, Florida and Paris, France. Dr. Smart is also the author of *The Imagery of Soviet Foreign Policy and the Collapse of the Russian Empire* (New York: Praeger Publishers, 1995) and numerous analytical and opinion articles. He earned a B.A. in History from Yale University and a Ph.D. in International Relations from Columbia University. He is a member of the Council on Foreign Relations, holds the Chartered Financial Analyst designation and speaks French, Russian and some German.

**RICHARD SMOUHA\*\*\*(Co-Founder and Honorary Chairman of CIFA)** is Chairman of Atlanticomnium SA, Geneva, an asset management company founded in 1976. He managed quoted funds for GAM (Global Asset Management) and the United European Bank. From 1964 to 1976, he held executive positions with several important banks and financial institutions. Before joining the financial sector, he was a business lawyer. Mr Smouha is a Barrister at Law, holds an MA from the Cambridge University (economics and law) and a law degree from the University of Paris. He is an British subject.

**JOSEP SOLER-ALBERTÍ,** Chairman, EFPA, is CEO of IEF, the leading Spanish financial trainer; Chairman of the European Financial Planning Association (EFPA) which he cofounded, and a board director of EFPA Spain, currently the largest Spanish professional association in the financial sector with nearly 12,000 full certified members. Josep acts as independent director of several money management firms – TreaCapital,

Mediolanum Gestión, etc. - and manages as well his own firm of financial advice. He is a regular contributor at several economic newspapers, and at television and radio stations, as well as frequent lecturer at seminars and conferences. He holds a BSc in Economics, an MBA at ESADE, and a research Diploma at LSE.

**IAIN STEWART-LINNHE** is a leading UK regulatory and capital markets expert, academic and former Executive Director of a major European investment bank. Over the past two decades he has been involved with investment banking in London and Europe, after a decade of leadership experience in industry in Europe and the Middle East focusing on key multi-national change management projects including Big Four collaboration and major Saudisation project. A legal expert and US-qualified banker, his major focus is on US, UK, EU, GCC and Asian regulatory and sanctions efforts and wider extra-territorial issues, and in particular how regulatory initiatives impact other jurisdictions. Iain holds an LLM in International Finance and Banking Law (*Distinction*), graduating First in Class as LLM Student of the Year. He lectures on International Financial Services and Banking Law, AML and CTF for the University of Liverpool to LLM (*Masters of Laws*) graduates in his capacity as Honorary Lecturer at the Law Faculty. He speaks five European languages, and is interested in the role of micro-financing in alleviating global poverty. From a commercial and academic perspective, his major focus is on cross-border regulatory initiatives affecting capital markets and global commercial transactions, as well as global regulatory reform, extra-territoriality, sanctions, geo-financial risk, and their impact on financial services and industry in general.

**PETR STUHLIK** is the CEO of Fincentrum, a Prague-based financial advisory group, which intermediates mortgages, investments, life and non-life insurance to Czech and Slovak retail customers. 1,3 bil. EUR mortgages intermediated in 2016 makes Fincentrum the biggest czecho-slovak mortgage broker. Petr co-founded the company as an internet start-up back in 2000. Petr graduated at the University of Economics in Prague. He is an active pilot and classical music promoter.

**LEONG SZE HIAN\***, an alumnus of Harvard University, was the Past President of the Society of Financial Service Professionals. He has authored 4 books, quoted over 1500 times in the media. He has been host of a money radio show, a daily newspaper column, Wharton Fellow, SEACeM Fellow, columnist for Malaysiakini, executive producer of the movie Ilo Ilo (*26 international awards*). He has served as Honorary Consul of Jamaica and founding advisor to the Financial Planning Associations of Brunei and Indonesia. He has 3 Masters, 2 Bachelors and 13 professional qualifications.

**INDIRA C. TASAN\*\*** is CIFA representative for SE Asia, in Jakarta, where she is based since 2014. Journalist by trade, she co-founded Forward SA in Switzerland (the publisher of BANCO, the Swiss Asset Management Magazine) in 1995 and Forward Services & Consulting Ltd in the UK in 2007. Indira is Chairman of Forward's Group of companies and Editor-in-Chief of BANCO. Together with her husband, Selim R. Chanderli, she launched The Swiss Village, which aims at promoting exchanges between the Swiss and Indonesian independent financial advisors, as well as introducing Swiss financial actors to potential partners and clients in Indonesia. Born in Bangkok, of Indonesian descent (on her father's side), Indira is a Swiss and Italian national.

**H. MUHAMMAD THAMRIN LUBIS** is a Legal Consultant & Attorney at Law and Managing Partner of Lubis, Elita & Partners, a law firm based in Jakarta, Indonesia, which he founded in 2002 with his wife, Mrs. Elita Purnamasari, also a lawyer. Previously, he was working for the Swiss firm Nestlé in Indonesia as a Senior Corporate Affairs Manager and then became an entrepreneur in Bali until the launch of his Law firm. He is also very involved in social and humanitarian activities. He created his own foundation in Indonesia to help drug addicts and ran an Orphan Development program from 1996 to 2002. He is also known on local TV and radio channels as a specialist of drug related purposes.

**ALAIN TOOS** of Azur AssurFinance.

**MAGALI VERCESI** spent fourteen years in the trading rooms as an operator, and in controlling the risks associated with the financial transactions. Thirteen years ago, Magali joined the Finance Department of the Government to verify, within the framework of Law 11.94, all activities subject to approval: management, advice, transmission of orders. After having led the Stamp Emission Office for five years, in May she joined the Financial Control Committee (CCAF) as Secretary General. CCAF is an independent administrative authority responsible for regulating Monaco's financial marketplace.

**ALBERT VERLINDEN** is the CEO of BZB (Beroepsvereniging van Zelfstandige financiële Bemiddelaars) in Belgium. BZB is the professional association of self employed financial and insurance intermediaries. The association represents over 2300 member is Belgium. As Chairman and managing director, Albert is responsible for both the association's policy and strategy in the long and short term. In addition to this, he is involved with the association's day-to-day management and the management of its various internal advisory boards. Albert has a Master on Personal Financial Planning, 2011 - 2013 of the Antwerp Management School and earned a Professional Bachelor, Banking, Finance, and Insurance, in 2006 at the Febelfin Academy.

**AYMAR DU VIVIER** is a wine and spirits specialist based in Bordeaux, France. Throughout his long and rich career, he held numerous executive positions in the wine-making and trade business in companies such as Château Cantenac-Brown, Southern Wine & Spirits in Los Angeles, and Château de Malleret, where he has been the Director from 1975 to 1978, and since 2012 to present the Commercial & Communication Consultant. Beside all this, Aymar has also worked in the movie business. He often writes articles about various topics for newspapers in the South of France.

**PAUL J. J. WELFENS** is President of the European Institute for International Economic Relations. Paul J. J. Welfens (born 29 January 1957, Düren, Germany) is a German economist. He studied economics in Wuppertal, and Duisburg in Germany, and in Paris, France. He obtained his Ph.D. in 1985 and his full professorship in 1989, after which he became professor at the Wilhelms University of Münster and the University of Potsdam. Since 2004, Paul J. J. Welfens is the chair professor for economics with a focus on macroeconomic theory and policy at the Bergisch University of Wuppertal, and is the Jean-Monnet-Professor for European Integration. In 2007, he took a visiting professorship at the Institut d'Etudes Politiques de Paris (Paris Institute of Political Studies). In the same year, he was the first German to be awarded the silver medal of the International N. D. Kondratiev Foundation. Welfens is founder and president of the European Institute for International Economic Relations (EIIW) at the University of Wuppertal.

Paul J. J. Welfens has published over 160 works and academic papers.

- European Monetary Integration, Springer, February 1994
- Grundlagen der Wirtschaftspolitik (Springer-Lehrbuch), Springer Verlag, Mai 1995 Paperback
- Grundlagen der Wirtschaftspolitik von Paul J.J. Welfens
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- Globalization of the Economy, Unemployment and Innovation, Springer, August 1999 Hardcover
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- Structural change and exchange rate dynamics Springer, 2005
- Integration in Asia and Europe, Springer, 2006
- Innovations in Macroeconomics, Springer, 2008
- Digital integration, growth and rational regulation, Springer, 2008

**STEPHEN B. YOUNG\*\***, the author of *Moral Capitalism*, is the Global Executive Director of the Caux Round Table, an international network of business executives professionals who advocate a responsible and sustainable capitalism. Young was recognized as one of the 23 leaders who started the global CSR movement. Young edits and publishes *Pegasus*, a monthly newsletter of opinion and reporting on capitalism, finance and ethical government. He is a graduate of Harvard College and the Harvard Law School. Young served as an Assistant Dean of the Harvard Law School and was Dean and Professor of Law at the Hamline University School of Law teaching corporate finance and agency. In 1966, he discovered the Bronze Age culture of Ban Chiang in northeast Thailand, which is now a UNESCO World Heritage Site.

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