

RETIREMENT PRACTICE COMMUNITY

(Vote for up to four candidates)

Mark Shemtob

Melissa Nicholas

Justin Kear

Irene Manu

Mark Shemtob, FSA, MAAA, EA

**Retired
Denville, NJ**

Professional Background

In addition to having spent 4 decades as a consulting actuary working in the retirement plan space, I am also a Certified Financial Planner working with retirees on a strict consulting basis. I also occasionally provide this work pro bono.

Society of Actuaries Experience

I currently participate in the Retirement Practice Community where I am chairing the Private Plan sector subcommittee, am on the Content and Engagement Work Group as well as the Research subgroup. I have and continue to serve on Project Oversight Groups for SOA retirement focused research projects. Prior to the Community transition I served on the Retirement Council in several roles. I have authored articles on retirement security for SOA publications and have spoken at SOA events and webinars.



Other Relevant Volunteer Experience

American Academy of Actuaries:

- Volunteered on numerous committees over the last 2 decades:
 - o Social Security (co-chair)
 - o Lifetime income (co-chair)
 - o Pension
 - o Retirement Program and Design Evaluation
 - o I have also authored many articles on retirement security for Academy publications and participated in live meetings and webinars.

Other Current Volunteer Positions:

- Board Member: Institutional Retirement Income Council (organization focused on increasing availability of all types of retirement income opportunities in DC plans)
- Board Member: Court Appointed Special Advocates (organization provides support to children in foster care)
- Board Member: Anne Frank Center USA (organizations runs programs throughout schools in US to educate students about dangers of intolerance)
- Instructor and Consultant: Veterans Ventures Program (organization works with military personnel and veterans in helping them start businesses)

Why are you interested in leading this Community?

I am passionate about the issue of retirement security in the US. The change in the employer plan model over the last several decades has made this more challenging for many Americans. It has also caused a change in the demand for pension actuaries in traditional roles. These are issues that I have focused on for decades now and hope that my involvement in the Retirement Community in a leadership role will allow me to further my efforts tackling these challenges.

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Melissa Nicholas FSA, EA, FCA

Retired
Great Falls, VA

Professional Background

I am a Fellow of the Society of Actuaries and Enrolled Actuary with more than 26 years of experience in retirement consulting, employee benefits, actuarial analysis, executive leadership, finance, and risk management. I began my career in the retirement practice at Towers Watson, advising corporate clients on defined benefit pension plans, executive retirement programs, post-retirement welfare plans, workforce strategy, and ERISA compliance. I later joined Navy Federal Credit Union as the Principal Actuary, where I worked closely with senior leadership on pension and benefit plan design, funding, governance, financial reporting, and regulatory compliance, while also contributing to broader conversations about retirement security and long-term workforce planning. Over time, I moved into enterprise leadership roles, bringing an actuarial perspective to strategy, operations, governance, and organizational transformation. Throughout my career, I have enjoyed leading teams, mentoring professionals, and working across disciplines to solve complex problems and improve decisions. I would bring that blend of retirement expertise, leadership experience, and commitment to the profession to my role in the Retirement Practice Community.



Society of Actuaries Experience

I have been a Fellow of the Society of Actuaries since 2005 and have stayed engaged with the profession through section memberships and retirement-related forums. My SOA involvement has included the Retirement Practice Section, the Investment and Risk Management Section, and the Actuary of the Future Section. I have also presented at Enrolled Actuaries meetings, which gave me the chance to share ideas on retirement and benefits topics while learning from other practitioners. I value the SOA's role in supporting continuing education, professional connection, and thought leadership, and I would welcome the opportunity to contribute in a more direct way.

Other Relevant Volunteer Experience

Outside of my professional career, I have spent many years in volunteer leadership in my local community. I have coached youth sports for more than 15 years and served as team manager for travel soccer and travel hockey teams, helping players, families, and coaches stay organized and supported. I also served on my local Little League board for seven years as softball player agent, assisting with player placement and league operations. For the Girl Scouts, I have served as a troop treasurer, cookie mom, and service unit cookie chair. These experiences have strengthened my skills in organization, communication, collaboration, and supporting others as they grow and succeed.

Why are you interested in leading this Community?

I am interested in this leadership role because the issues it focuses on have been central to my career and remain important to the future of the actuarial profession and the public. My background in consulting, pension and benefit plan strategy, plan funding, governance, and compliance has shown me how valuable it is to share knowledge, encourage new thinking, and contribute thoughtfully to retirement security and public policy discussions. I am especially drawn to the opportunity to help connect people working across retirement systems, social insurance, and public finance, because many of today's challenges call for collaboration across those areas. At this stage in my career, I have the time and perspective to give back, and I would welcome the chance to support members through thoughtful leadership, practical problem solving, and encouragement at every career stage. I hope to help create opportunities for members to connect, learn, and strengthen the profession's impact.

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Justin Kear, FSA, EA
Partner
AON
Burlington, MA

Professional Background

I am a lead retirement actuary and Partner within Aon's Wealth Solutions practice with over 18 years of experience. I consult on the financial management, design, and administration of single-employer pension and post-retirement welfare programs. I am also a member of Aon's national actuarial resource team and pension assumption review committee.

Society of Actuaries Experience

This is my first time running for an elected position within the SOA. I have previously volunteered as a grader within the SOA's exam process for the Fundamentals of Actuarial Practice modules.

Other Relevant Volunteer Experience:

I actively look for opportunities to volunteer within my local community, including as former Treasurer and member of local church leadership council and as a coach for youth sports.

Why are you interested in leading this Community?

I care deeply about the future of the retirement profession and the people in it. Throughout my career, I've benefited from the insight and support that I've received from others. Now, I seek the opportunity to give back in a meaningful way by sharing my experience and expertise. The Retirement Practice Community presents great opportunities for collaboration and community-building for actuaries. I would like the opportunity to help foster an environment that is thoughtful, practical, and inclusive of different perspectives and career stages.

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Irene Manu, FSA, CERA, EA
Consultant
AON
Cleveland, OH

Professional Background

I am a Consultant at Aon in Cleveland, Ohio, with nearly a decade of experience in retirement and pension consulting. I advise clients with defined benefit and retiree medical plans on funding, accounting, and risk management, and lead the delivery of both routine and complex actuarial projects. I work closely with pension administration teams, investment consultants, and other internal specialists to provide clear, integrated guidance and solutions.

Over the course of my career, I have supported organizations of varying sizes and industries, helping them navigate evolving regulations, market conditions, and changing workforce needs. I also have significant experience in project management and process improvement, as well as in supporting global transactions involving defined benefit plans. I am an FSA, EA, and CERA, and hold a master's degree in Statistics from Youngstown State University.

Society of Actuaries Experience

I am a member of the Retirement Practice Community and actively engage with SOA research, publications, and educational programs focused on retirement topics. I regularly participate in SOA webcasts and section communications and draw on SOA materials to stay current on developments in retirement practice.

Other Relevant Volunteer Experience

Outside the SOA, I have served on the membership committee and Advisory Council for the International Association of Black Actuaries (IABA) and volunteered as a presenter at an IABA annual conference.



I also mentor students and early-career professionals, support recruiting and learning and development initiatives at work, and serve in a leadership role for a local nonprofit organization. These experiences have strengthened my skills in collaboration, leadership, and strategic planning.

Why are you interested in leading this Community?

I am committed to advancing the retirement profession and helping actuaries address the evolving challenges of retirement security. Serving in a leadership role for this Community would allow me to support relevant research, practical education, and knowledge-sharing among members working across the retirement space.

If elected, I will focus on promoting content that is directly useful to practitioners, encouraging participation from students and early-career actuaries, and fostering collaboration across disciplines and practice areas. I have benefited greatly from the SOA's resources throughout my career, and I am eager to give back by helping guide this Community's priorities and initiatives.

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