

Jack Towarnicky, Executive Director, Plan Sponsor Council of America; April, 2017  
Leader, Total Rewards/Employee Benefits

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"I'm proud to join PSCA as Executive Director," said Towarnicky. "This unique role offers an opportunity to combine my plan sponsor knowledge, trade association leadership, and public policy skills. I look forward to working with the staff, the board, and member employers in continuing PSCA's mission to advance the interests of America's plan sponsors."

Most recently, Towarnicky was a visiting Assistant Professor of Management at Duquesne University. Prior to teaching, he served in a benefits compliance role at Willis, now Willis Towers Watson. Before Willis, he led the corporate benefits function at Nationwide Mutual Insurance Company. Jack also served in benefits leadership roles at several other Fortune 500 employers including Tenneco Oil E&P, Cooper Industries, and Marathon Oil. He has served on boards of several benefits trade associations including the American Benefits Council, World at Work, the Corporate Board of the International Foundation of Employee Benefit Plans, and the Council on Employee Benefits.

**Jack's specialties include innovation in:**

- Corporate benefits design, and
- Deployment of behavioral economics concepts/tools to resolve benefit challenges "Jack brings both experience at employee benefits trade associations and with plan sponsors," said Stephen McCaffrey, PSCA Board Chairman. "After an extensive search, we are pleased to find a leader with deep experience who can continue the growth and success of our organization."

**Professional Mission**

"People (already) have within their own hands the tools to fashion their own destiny."  
Murray D. Lincoln.

I won't be satisfied until you are on track to becoming a middle-class millionaire ... someday.

Accumulating wealth may not be a top priority, but, ensuring full understanding the opportunity today's employee benefits marketplace provides is top priority at PSCA. A close second is to ensure plan sponsors have the tools, processes and innovations necessary to achieve enterprise benefits goals. PSCA wants to remove any barriers that

would preclude an organization from using benefits to achieve participants' dreams - whatever they may be dreaming about.

### **About PSCA:**

PSCA works with hundreds of plan sponsor to provide programs and services which enable member employers to best manage their company's retirement plans. As the Executive Director of PSCA, I am often called upon as "the voice of the plan sponsor" - with regard to employee benefits advocacy.

PSCA members regularly refer employee benefits issues to us when they must be addressed by changes in the regulatory state or through legislation. Let us know your challenges. We can help  
PSCA membership offers access to decades of experience in plan sponsor roles. Think you are unique? Give us a shot at your challenge.

PSCA offers expertise in all benefits - pension, 401(k), 403(b), executive non-qualified deferred compensation, medical, dental, vision, short and long term disability, paid time off, severance, voluntary benefit programs, and the individual account programs/plans - flexible spending accounts, health reimbursement accounts and health savings accounts.

PSCA offers expertise in all benefits disciplines - compliance/legal, administrative, systems, communications, marketing, finance, accounting, actuarial, etc.

PSCA is the leading not-for-profit research and advocacy organization for sponsors of employee benefit plans and programs including 401(k), 403(b), non-qualified deferred compensation and health savings accounts. PSCA delivers the research, tools, processes and data today's benefits professionals need to lead their organizations and advocate for their participants.

### **Professional Experience:**

#### **Executive Director**

Plan Sponsor Council of America

April 2017 – Present

Chicago, Ill

**Professor**

Duquesne University  
Aug 2016 – May 2017  
Pittsburgh, PA

**Employee Benefits Attorney**

Willis Towers Watson  
Jan 2011 – May 2015  
Member of Willis' National Legal and Research Group in their Employee Benefits/Human Capital Practice

**AVP, Benefits Planning**

Nationwide Insurance Companies  
Nov 1985 – Sep 2010

**Board Member – Corporate Board**

International Foundation of Employee Benefit Plans (IFEBP)  
Brookfield, WI; 2008 – 2010

**Member Board of Trustees**

CEB – Council on Employee Benefits; 2006-2010  
Washington, DC

**Member Board of Directors**

American Benefits Council; 1999- 2010  
Washington, DC

**Sr. HR Administrator**

Tenneco; 1982 – 1985; Houston, TX

**Analyst**

Marathon Oil Company; 1979 – 1982; Findlay, OH

**Supervisor Group Insurance**

Cooper Industries; 1982

**Research Systems Advisor, Economic Research Department**

Federal Reserve Bank of Cleveland  
1978 – 1978; Cleveland, OH

## **Education**

### **The John Marshall Law School**

LLM, Employee Benefits, Class Rank- #1; 2010-2012

### **South Texas College of Law Houston**

JD, Law; 1983 – 1985

### **University of Toledo College of Law**

Law; 1980 – 1982

### **Cleveland State University**

MBA, Business 1978 – 1979

### **Cleveland State University**

BBA, Business Economics, 1973 – 1977

## **Publications**

- Irresistible Force: The HSA In Your Future
- Presentation - It's Not Rocket Science: Flexible Retirement; Do Your Benefit Plans Encourage or Prevent Phased/Flexible Employment/Retirement
- My Financial Wellness Solution: The 401(k) as a Lifetime Financial Instrument
- Qualified Plan Loans: Evil or Essential?
- The HSA In Your Future, Defined Contribution Retiree Medical Coverage
- Presentation - 2010 (and prior years) - What You Don't Know Can Hurt! – Integrated Absence Management With Paid Time Off, World at Work Total Rewards Conference, Dallas, TX; DMEC Conference, Portland, OR
  
- Presentation - 2011 (and prior years) - The Intersection of Behavioral Economics & Benefits, IFEBP Symposium, Charlotte, NC; Ignite'09, – A Conference on the Convergence of Behavioral Economics and Health Care, Wash., DC .

- Presentation - 2011 - All Stumble, Little Science – How Employees Choose, Use Benefits, World at Work Total Rewards Conference, Philadelphia, PA; Academy of Behavioral Finance & Economics, UCLA
- Presentation - 2012 - 401(k) Fee Disclosure: A New Opportunity, World at Work Total Rewards Conference, Orlando Florida; International Foundation of Employee Benefit Plans Annual Symposium, San Antonio, Texas; Benefits Expo & Forum, Dallas, Texas
- Presentation - 2013 - Retirement Savings & Problems, Academy of Behavioral Finance & Economics, Annual Conference, Chicago, IL