



KRISTIN KAEPPLEIN

MANAGING DIRECTOR

1-646-626-4555

EXPERTISE

- ✓ Regulatory Compliance
- ✓ NRSRO Rulemaking
- ✓ Broker Dealers Business Practices
- ✓ Investment Advisers Business Practices
- ✓ Financial Services Technologies

EDUCATION

The Wharton School of Business
MBA

Georgetown University
BA, Government (International Relations)

EMPLOYMENT HISTORY

US Securities and Exchange Commission
Associate Director, Office of IT
2016-2017

Managing Executive, Division of Economic
and Risk Analysis
2012-2016

Senior Adviser
2009-2012

Director of Investor Education and Advocacy
2007-2009

Goldman Sachs
VP, Global Compliance Operations
2005-2007

IBM Consulting
Independent Subcontractor/Management
Consultant
2004-2005

TIAA-CREF
Internal Management Consultant
2002-2003

Investor's Bullhorn
Founder and CEO
2000-2002

PricewaterhouseCoopers Consulting
Managing Associate
1993-2000

Shearson Lehman Brothers
Chief of Staff to Chief Technology Officer
1991 -1993

Prudential Mutual Funds
1987-1989

With over 30 years of industry experience as former SEC Director, Goldman Sachs VP and Consultant, Kristin Kaepplein is an expert in financial intermediaries' regulation and compliance, broker-dealer and investment adviser business practices, and technologies employed in provisioning financial services to institutional and retail investors.

In her nearly-10 years at the SEC, first as Director of the Office of Investor Education and Advocacy, then as Senior Adviser and Managing Executive of the Division of Economic and Risk Analysis, and finally as a Senior Officer in the Office of Information Technology, Kristin led or was engaged in numerous significant initiatives, including:

- the SEC's 3rd Annual Senior Summit,
- the creation of the Mutual Fund Summary Prospectus,
- eXtensible Business Reporting Language (XBRL)
- research on topics of interest to the Commission including life settlements and recentness of data used in municipal securities ratings,
- regulation of equity-indexed annuities,
- NRSRO rulemaking,
- IA/BD standards of care,
- Section 404 guidance,
- the Plain Language initiative,
- removal of references to credit ratings from SEC rules,
- plans for Consolidated Audit Trail data,
- FOIA procedures and
- the agency's strategic plan and strategic technology plan.

Before joining the Securities and Exchange Commission, Ms. Kaepplein spent nearly twenty years in the financial services industry. She was a Vice President for Global Compliance Operations at Goldman Sachs and through her career, she worked with many of the financial services industry's largest broker-dealers and investment managers as a management consultant with PricewaterhouseCoopers and as a self-employed contractor.

As a management consultant, Kristin focused on improving buy and sell-side firms' efficiency and effectiveness through process improvements, technological innovations, and structural and organizational changes.

Ms. Kaepplein received her B.A. from Georgetown University and her MBA from the University of Pennsylvania's Wharton School of Business.