

The Freedom\$™ Savings Program

The Team Behind The Freedom\$™ Savings Program



Chris Brown, Freedom\$ co-founder and principal of retirement trends research firm Hearts & Wallets of Rye, NY, is regarded as a leading authority on retirement market trends, such as the distribution of asset management products in the defined contribution investment-only market. Prior to co-founding Hearts & Wallets LLC, Brown founded and directed the retirement practice at Financial Research Corporation (FRC), established the syndicated research practice at Cogent Research, and founded his own consultancy. He also brings practical insight to clients having experience as a financial consultant with Smith Barney.



Larry Ehrhardt, Freedom\$ co-founder and principal of Ballast Lane Applications, is responsible for Ballast Lane's industry expertise, business development and project delivery. He also codes (when necessary) and loves to track down software bugs. He has a BA from Yale University, an MBA from the Darden School of Business and has completed computer science course work at the Harvard Extension School where he is also a Teaching Fellow for Intro to Computer Science and Mobile Applications.



Laura Varas, Freedom\$ co-founder and principal of Hearts Wallets, is a thought leader in identifying trends in the retirement industry. She is a leading authority on trends in the development of retirement income products and services, and has an extensive background especially in product management, marketing and distribution, having worked for Citibank, Fidelity Investments, Mercer Management Consulting, Grey Advertising and Colgate Palmolive. She is a frequent speaker at corporate sales events and industry conferences.