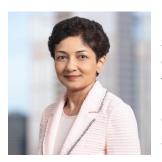
Rashmi Badwe

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Rashmi is a seasoned executive, skilled in growing and transforming sophisticated financial services organizations. She has experience establishing and driving P&L value as well as driving technology transformation. She is a general manager with experience across Product management, Investment management, Sales, Strategy and Operations. Her experience also spans multiple sectors of the financial services industry including retirement, banking, brokerage, and insurance. Rashmi is highly regarded for her data driven decision-

making, influencing skills, resiliency, transparency, and followership. She has been described as "a surfer and a diver;" someone who can start with a blank sheet of paper, develop the vision, and drive it through to execution.

Rashmi Badwe is currently the Chief Operating Officer of TIAA's Wealth Management Business, which has \$150B in AUM and generates ~\$2B in annual revenue. In her role, she has defined the strategy, vision, and growth plans for the business. She led the establishment of the business P&L and overseas the Chief Investment Office, Wealth Products, the Trust Company, the Broker-Dealer/RIA, Wealth Operations, Wealth Strategy and Business Enablement. In addition, Rashmi is spearheading the technology transformation to improve experiences for advisors and clients.

Rashmi joined TIAA in 2007 and has held several leadership roles across Wealth, Banking and Retirement. She managed Retirement, Banking and Brokerage operations in which the group handled over \$80B in financial transactions per year and oversaw 1,800+ resources and an operating budget over \$225M. Prior to that, Rashmi led consumer sales in the phone channel, doubling sales to over \$1B while keeping expenses flat.

Prior to TIAA, Rashmi was at JP Morgan Chase, where she was responsible for driving organic growth within the consumer banking division. Before that position, her territory at Chase ranked #1 in revenue growth across the nation for same store branches. Before JP Morgan Chase, Rashmi served as a manager in Deloitte Consulting's financial services strategy practice.

Rashmi regularly presents to the TIAA board and has served on the board of directors for TIAA Life Insurance company (audit committee and nominating and governance committee), TIAA Trust Company and the board of managers for TIAA Individual and Institutional Services (TIAA's Broker-Dealer and RIA). She has also held leadership roles within TIAA's employee resource groups and served on the TIAA PAC and TIAA Investigations Oversight Committee.

Rashmi is a member of Fortune's Most Powerful Women and regularly speaks at national industry events for wealth management. She is a registered representative and principal with FINRA. She holds BE and MS degrees from the Birla Institute of Technology and Science in India and an MBA from the New York University Stern School of Business.