

As Managing Director, Ridge Retirement Consultants, LLC, Jim consults on and helps manage retirement plans for corporations, not for profit organizations, individuals and trusts. Clients range in size from start up to \$1 Billion in plan assets.

Jim has extensive experience with over 23 years in the financial services industry. He brings a unique perspective as he has spent a majority of his career working for many of the largest retirement plan providers and on many of the largest retirement plans. As a result, his breadth and depth of knowledge includes all aspects of Defined Contribution, Defined Benefit, ESOP and Non-qualified plans. More specifically, recordkeeping platforms, institutional investments including the development and launch of a target date fund family, fiduciary oversight, stable value portfolios, liability driven investing of defined benefit plans, buy in/buy out strategies of defined benefit plans and comprehensive employee engagement and financial education strategies.

Jim was a pioneer and was instrumental in the development of the Institutional Retirement Income market. He has a passion and expertise for helping plan sponsors address the participant's pre and post retirement needs that is widely recognized. He has extensive experience in plan design optimization through the use of behavioral finance best practices as well as addressing and mitigating a plan sponsor's fiduciary responsibility and liability.

Jim has been a frequent speaker at many industry events including the Pension & Investments Conference, Institutional Investor Defined Contribution Forum, American Society of Pension Professionals & Actuaries (ASPPA), Plan Sponsor Plan Designs, Plan Sponsor Plan Adviser, National Association of Government Defined Contribution Administrators (NAGDCA), and the Conference of Consulting Actuaries. He's been frequently quoted and published in the Wall Street Journal, Plan Sponsor Magazine, Plan Adviser Magazine and Pension & Investments Magazine.

Jim received his Bachelors of Science degree in Corporate Finance from Drake University. He also studied at the University of Delaware as part of the Honors Program. He received advanced education on the application of behavioral finance in retirement plans to improve employee outcomes from the Allianz Global Investors Center for Behavioral Finance and has received the Certified Behavioral Financial Analyst (CBFA) designation. While growing up in Wyoming, he's lived in Nashville for 16 years. He enjoys playing golf and spending time with his three children Asher, Flannery and Hensley.