## **Howard Fluhr**

Mr. Fluhr served as President and Chief Executive Officer of The Segal Group from 1994 through 2005. He is Chairman Emeritus and previously served as Chairman of The Segal Group's Board of Directors; he has been a member of the board since 1987. Mr. Fluhr has been and continues to be consultant to both publicly held and private organizations. In addition to consulting on retirement plan and health benefits issues, he is often called on by senior management and boards to participate in the development of total compensation and human resource strategies as a key element of overall business issues. Mr. Fluhr also works with boards to improve and



enhance governance, particularly in privately held organizations. A cum laude graduate of New York University, Mr. Fluhr earned a bachelor's degree in Mathematics and Philosophy. He is a Fellow of the Society of Actuaries, a Fellow of the Conference of Consulting Actuaries, a Fellow of the Canadian Institute of Actuaries, a Member of the American Academy of Actuaries and the International Actuarial Association, and an Enrolled Actuary. Mr. Fluhr is a member and past Chairman of the Board of Trustees of the Employee Benefit Research Institute (EBRI). He has served as a board member and vice president of the Conference of Consulting Actuaries and as a board member of the American Academy of Actuaries, for which he also served as vice president of its pension council. He is also a Trustee of the Committee for Economic Development.