

Big changes in healthcare — will they change your financial life?



EXPERT PANELIST BIO: **Joe Curtin**

Joe Curtin is a managing director and head of Portfolio Management for the Chief Investment Office (CIO) within Bank of America Corporation supporting Bank of America Private Bank and Merrill. He is responsible for managing equity and multi-asset model portfolios across the wealth management businesses. Joe is a voting member of the Global Wealth & Investment Management Investment Strategy Committee (GWIM ISC), head of the GWIM Investment Management Committee and a voting member of the GWIM Portfolio Construction Committee.

Previously, Joe led a multi-disciplinary group of professionals to define and deliver an investment platform for Bank of America Private Bank that included open architecture and simulation models to develop and report on asset allocation plans. He also headed the Outsourced CIO Group, which serves endowments, not for profits and defined benefit plan sponsors.

Before joining Bank of America, Joe was a senior consultant at PricewaterhouseCoopers, working in the Financial Planning Solutions, Personal Financial Services and International Assignment Solutions departments. He earned a B.B.A. in accounting from Pace University, where he is a member of the President's Council.

The Chief Investment Office (CIO) provides thought leadership on wealth management, investment strategy and global markets; portfolio management solutions; due diligence; and solutions oversight and data analytics. CIO viewpoints are developed for Bank of America Private Bank, a division of Bank of America, N.A., ("Bank of America") and Merrill Lynch, Pierce, Fenner & Smith Incorporated ("MLPF&S" or "Merrill"), a registered broker-dealer, registered investment adviser and a wholly owned subsidiary of Bank of America Corporation ("BofA Corp.").