Edward J. Horwitz, Ph.D., CFP®, ChFC®, FBS®, CLU®, CSA®

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Leadership Experience Perspective Strategic Development

Executive Director, Mutual of Omaha in Chair in Enterprise Risk Management,
and Associate Professor of Practice - Economics and Finance Department,
Heider College of Business at Creighton University in Omaha, Nebraska.

A business management senior executive, professor, and program director, with over 30 years of combined experience in financial services and academia. Regarded as a knowledgeable and optimistic leader who brings a winning attitude and trusted confidence to all settings, from boardrooms to classrooms. Experienced in the development, implementation and coordination of new collegiate educational programs in Financial Planning, Financial Psychology & Behavioral Finance, and Enterprise Risk Management. Research focus: financial literacy and education, financial psychology, financial behavioral change, and field trials of applied financial services marketing and messaging.

Professional Experience, Qualifications, and Skills Include:

Corporate Vision & Strategic/Operational Planning	ERM Implementation & Change Management
Joint Venture/Strategic Alliance Partnerships	Educational Program Development
Research Focus in Applied Financial Psychology	Financial Industry Consultant in Financial Behavior

Education and Professional Designations:

Ph.D. in Personal Finance Kansas State University, Manhattan, Kansas

Master of Business Administration Creighton University, Omaha, Nebraska

Bachelor of Business Administration University of Iowa, Iowa City, Iowa   Majors: Finance, Insurance

Certified Financial Planner - CFP® - Certified Financial Planning Board of Standards

Chartered Financial Consultant - ChFC® - The American College, Bryn Mawr, PA
Chartered Life Underwriter - CLU® - The American College, Bryn Mawr, PA

Financial Behavioral Specialist – FBS® - Financial Psychology Institute

Certified Senior Advisor - CSA®- Society of Certified Senior Advisors
Academic Honors Societies - Beta Gamma Sigma, Kappa Omicron Nu, Phi Kappa Phi

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PROFESSIONAL EXPERIENCE:

Creighton University, Heider College of Business – Omaha, NE **2009 – Present**

Executive Director, Mutual of Omaha Endowed Chair in Enterprise Risk Management, and Associate Professor of Practice in the Economics and Finance department. Serving as program director for; Financial Planning, Insurance, Financial Psychology and Behavioral Finance, and Enterprise Risk Management programs. Director responsibilities include the coordination of professional designation curriculum programs, developing and managing adjunct faculty in support of these programs, overseeing the development of related program curriculum, identifying and developing strategic opportunities. Prior development contributions included an executive-level graduate mentoring program with over 50 top executives within the Omaha business community. Established university relationships with the Financial Planning Association, the Certified Financial Planner Board of Standards, The American College of Financial Services, The Financial Psychology Institute, and formed Creighton's student Financial Planning Association chapter. Assisted the Dean with the College of Business capital campaign, and helped secure program funding for an endowed chair.

PROFESSIONAL EXPERIENCE - Continued

Physicians Mutual Insurance Company, Omaha, NE 1993 to 2008

Served in several senior management roles, including Senior Vice President - MSO, during the 15- year career at Physicians Mutual. Served the last eight years as head of the “Senior” operational business unit for the company representing about two-thirds of the total operations. Profit/loss accountability for the Business Unit represented over 600,000 policyholders and over $500 million of annual revenue. Helped lead an organizational effort to implement an ERM governance model.

Regular communication on the performance of Business Unit operations were provided to the CEO on a weekly basis, the Executive Committee monthly, and to the Board of Directors quarterly. Strategic three-year planning and budgeting were a part of the responsibilities, along with company wide engagement, development, and communication of the strategic direction of the Business Unit. These activities included leading senior level management groups in formal strategic planning and budgeting sessions, larger scale manager and supervisor level planning meetings, company wide vision communication to all employees, and helping to lead corporate wide annual budgeting process with the CFO and COO.

- Innovated and developed first generation products, features, and investment strategies for a new category of fixed annuities (Equity Index Annuities) which developed into a $4 tril. national market. Company annual sales grew from $4 mil to over $200 mil., and established Physicians Mutual as an industry leader
- Lead a Market Based Pricing project which identified $3 million in annual savings from supply chain management, process improvements, and vendor negotiated cost savings
- Leadership role in a 3-year strategic planning, communication and change management effort to reorganize around Operational Business Units in support of ERM implementation
- Initiated and led market expansion opportunity with a strategic alliance partner to provide Federal Medicare Drug benefits which delivered over $2.5 million in direct revenue in two full operating years
- Innovated new product/brand marketing strategy using a creative educational approach to fight off lower priced, commodity competitors of a core product line while protecting profit margins
- Evaluated, prioritized and recommended approval of strategic technology and infrastructure projects for the company including capital infrastructure and business improvement projects

<u>**Officer Positions Held:**</u>

Senior Vice President - Market Segmentation Officer (General Manager) 2000 to 2008
Senior Vice President, Head of Brokerage Distribution 2000 to 2003
Assistant Vice President /Vice President – Annuity Product Manager 1995 to 2001

Academic Research Activities

Published Academic Research & Articles:

Klontz, B. T., Zabek, F., Taylor, C., Bivens, A., Horwitz, E. J., Klontz, P. T., Tharp, D., & L *"The Sentimental Savings Study: A Double-Blind, Randomized Control Experiment to Increase Personal Savings,"* Journal of Financial Planning, 2019.

Horwitz, E. J., Klontz, B. T., & Zabek, F. (2018). *A Financial Psychology Intervention for Increasing Employee Engagement in a Retirement Plan Meeting: Results of Three Trials.* Journal of Financial Counseling and Planning, 2019.

Klontz, B. T., & Horwitz, E. (2017). Behavioral finance 2.0: Financial psychology. Journal of Financial Planning, 30(5), 28-29.

Horwitz, E. J., & Klontz, B. T. (2013). Understanding and Dealing with Client Resistance to Change. *Journal of Financial Planning*, 27-31.

http://www.onefpa.org/journal/Pages/November-2013-Understanding-and-Dealing-with-Client-Resistance-to-Change.aspx

Archuleta, K. L., Burr, E. A., Dale, A. K., Canale, A., Danford, D., Rasure, E., Nelson, J., Williams, K., Schindler, K., Coffman, B., & Horwitz, E. (2012). What is Financial Therapy? Discovering Mechanisms and Aspects of an Emerging Field. *Journal of Financial Therapy, 3* (2) 9. https://doi.org/10.4148/jft.v3i2.1807

Published Book Chapters:

Horwitz, E. , Klontz, B. T. and Lurtz, M. (2018). "Money Disorders and Other Problematic Financial Behaviors." In *Client Psychology*, CFP Board (Ed.), Wiley Publishing. doi:10.1002/9781119440895.ch17

Klontz, B. T., Zabek, F. and Horwitz, , E. (2018). "Financial Psychology." In *Client Psychology*, CFP Board (Ed.). Wiley Publishing. doi:10.1002/9781119440895.ch16

Klontz, B. T., Britt, S., & Archuleta, K., ed (2014). "Stages of Change and Motivational Interviewing in Financial Therapy." In *Financial Therapy: Theory, Research, and Practice,* Springer.

Published Book Forwards:

Klontz, B., Kahler, R., & Klontz, T. (2016). Facilitating Financial Health: Tools for financial planners, coaches, and therapists. Cincinnati, OH: National Underwriters Company.

Presentation of Academic Research:

Academic Research Colloquium for Financial Planning and Related Disciplines

Arlington, VA. February, 2019. *A Financial Psychology Approach for Increasing Participation in Employer Sponsored Retirement Plans.*

Academic Research Colloquium for Financial Planning and Related Disciplines

Arlington, VA. February, 2019. *The Sentimental Savings Study: A Double-Blind, Randomized Control Experiment to Increase Personal Savings."* Accepted for poster presentation.

Academic Research Colloquium for Financial Planning and Related Disciplines

Arlington, VA. February, 2019. *"The Effectiveness of a Comprehensive Financial Education Program in the Workplace."* Accepted for poster presentation.

Academic Research Colloquium for Financial Planning and Related Disciplines

Arlington, VA. February, 2017. *A Financial Psychology Intervention for Increasing Employee Engagement in a Retirement Plan Meeting: Results of Three Clinical Trials.* Finalist for TD Ameritrade Best Paper Award in Behavioral Finance

Erasmus University, Rotterdam, Holland. May, 2014. *Understanding and Dealing with Client Resistance to Change.*

Academy of Financial Services – Annual Meeting, Nashville, TN. October, 2014. *The Effects of Financial Literacy on Retirement Preparedness Best Practice Behaviors.*

Financial Planning Association – Annual Meeting, Orlando, FL. November, 2012

Understanding and Dealing with Client Resistance to Change.

Financial Therapy Association – Annual Conference, Columbia, MO. September,

2012. Received Outstanding Paper Award. *What is financial therapy? Discovering the mechanisms and aspects of an emerging field.* Archuleta, K.L., Burr, E., Dale, A., Canale, A., Danford, D., Rasure, E., Nelson, J., Williams, K., Schindler, K, Coffman, B., & Horwitz, E.

Peer-reviewed Articles in Preparation:

Horwitz, E., Seay, M., Archuleta, K., Anderson, S. *"The Effectiveness of a Comprehensive Financial Education Program in the Workplace."* Financial Planning Review (2018). Currently under review

"The Effects of Financial Literacy on Retirement Preparedness Best Practice Behaviors."

Journal of the Academy of Financial Services – submitted for presentation for Annual Meeting, Nashville, TN. October, 2014.

Sustaining Activities:

- Institutional Review Board (IRB), Board member for social science research review, 2018 ongoing
- Creighton DBA program Dissertation Committee Chair, 2018 - ongoing
- Sigma Alpha Epsilon student fraternity, Faculty Advisor, Spring 2019
- Faculty Advisor for Creighton Financial Planning Assoc. student chapter
- Financial Planning Review Journal – CFP Board of Standards, Co-video contributions editor - 2018 ongoing.