



Juan Carlos Morales serves as global Chief Financial Officer for TIAA-CREF Asset Management. In that capacity, he leads a multi-location team responsible for the Firm's strategic planning, accounting operations, financial performance and capital management.

Prior to TIAA-CREF, He served as Senior Managing Director and Global CFO of State Street's Global Advisors (SSGA), one of the world's leading investment management firms with over \$2 trillion in assets under management. In that capacity, he led a global finance team with locations in Boston, London, Hong Kong and Bangalore and was the key financial architect behind the Firm's growth and profitability agenda.

Prior to SSGA, Morales served as Chairman of the Board of Directors and President of BNY Mellon Mexico, NA. While in Mexico City, Morales achieved double digit revenue growth and oversaw all the bank's sales, servicing, operating and people strategies for this G-20 Country. As Country Manager, he led all of BNY Mellon's personnel in Mexico and was the primary liaison between the firm and the Mexican regulatory authorities. He was also an executive member of the BNY Mellon's Latin American Management Committee.

For six years prior to his Mexico tour, Morales was Managing Director and CFO of BNY Mellon Wealth Management (BNYW), a top 10 U.S. wealth manager and the oldest private bank in the United States with \$200 billion in client assets and \$1 billion in revenues. In his role as CFO, Morales oversaw all elements of financial management, strategic planning, performance and capital management, accounting operations and internal control. In 2009, the Boston Business Journal awarded Morales the "CFO of the Year" Award.

Morales began his career with PricewaterhouseCoopers Financial Services practice, where he ascended to Senior Manager and provided assurance and consulting services to Fortune 500 financial services companies. His key client relationships included Aviva Plc, Prudential, Bank of America, Liberty Mutual, Sun Life Financial and John Hancock.

Morales has served on various profit and not-for profit boards, including WGBH, Eastern Bank, The Boston Company, Boston Medical Center, Big Sisters Association, The Partnership Inc., and Wheelock College. He is the co-founder of The Latino Legacy Fund at the Boston Foundation and the Boston Chapter of the Association of Latino Professionals in Finance and Accounting (ALPFA).

Born and raised in San Juan, Puerto Rico, Juan Carlos relocated to Massachusetts where he graduated cum laude from the Isenberg School of Management at the University of Massachusetts at Amherst. He is a first time passer of the Uniform CPA examination, and sat on the Board of the Massachusetts Society of CPAs from 1996 to 1998.