



Kathie Andrade '82
CEO, Retail Financial Services and
Chairman
TIAA, FSB

As the CEO of Retail Financial Services (RFS) and Chairman, TIAA, FSB, Kathie Andrade leads the business unit dedicated to TIAA's individual customers, helping them manage their finances and achieve a lifetime of financial well-being. Her organization offers personalized financial advice and a broad set of savings and investment solutions, including education savings, life insurance and banking services. She reports to TIAA President and CEO Roger W. Ferguson, Jr. and is a member of the executive committee.

Andrade is an experienced leader and change agent with more than 30 years of financial services experience who has helped clients build financial well-being while also delivering strong results across the business. In her current role, Andrade is charged with driving productivity improvements and creating a simpler, more intuitive experience for clients across multiple channels. She also is responsible for leading deeper integration across Retail Financial Services to improve overall effectiveness while enabling long-term sustainable growth.

Previously, Andrade was president of TIAA's Individual Advisory Services organization. In that role, she played an integral part in transforming the business by increasing annual sales, converting a significant percentage of qualified sales leads, opening more than 60 new offices, doubling advisor headcount and delivering a variety of financial solutions to customers to help them achieve financial well-being.

Throughout her career, Andrade has been a strong advocate for building and training diverse organizations, including championing the unique needs of women across their careers and life stages. She was named one of the "25 Most Powerful Women in Finance" by American Banker. Additionally, Andrade serves on the board of City Year Providence, a national, nonprofit educational organization that partners with public schools to provide full-time, targeted intervention for students most at risk of dropping out. She also is an active member of the Corporate Executive Board's Wealth Management Leadership Council and of McKinsey's "wealth leaders" community.

Before TIAA, Andrade worked for Bank of America and its predecessor organizations for more than 20 years. She held various leadership positions throughout her tenure, including transition leadership roles during Bank of America's acquisitions of Fleet, Merrill Lynch and U.S. Trust.

Andrade values spending time with her husband, three children and extended family. A Rhode Island native, she received a B.S. in accounting and finance from Providence College. She is a Registered Investment Advisor with Series 7 and 24 licenses and holds a Six Sigma Green Belt with Design for Six Sigma (DFSS) certification.