

MARTIN H. RUBY, FSA

Martin Ruby, FSA is CEO of Stonewood Financial and one of the country's leading experts on savings strategies that deliver greater wealth, increased financial security, and diversified portfolios.

An actuary and respected business leader, Martin founded Stonewood in 2000 to bring actuarial expertise to individual savers. Now, he serves as a personal actuary and advisor to his clients.

Prior to founding Stonewood, Ruby served as CEO of Integrity Life Insurance Companies, where he led the growth of a successful retail annuity business, cutting-edge technology platforms, and innovative product development. He has also served as head of the Life and Annuity Industry Group for Channel Point Technology, and in several senior executive positions for Capital Holding Corporation (now part of AEGON).

Martin is author of the book *The New Rules of Retirement Saving*, which experts have praised for its eye-opening discussion on saving in today's market and tax environments.

Martin lives in Louisville, Ky. with his wife and family. He holds an M.B.A. and is a Fellow of the Society of Actuaries.

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