## JOEL MILLER

Joel Miller is the Asset Management Group Leader in the Credit and Market Risk Division at the Office of the Comptroller of the Currency in Washington, D.C. The OCC's Asset Management Group establishes regulatory policy for the asset management products and services offered by national banks and federal savings associations. These include fiduciary activities, investment management and investment advisory services, collective investment funds, retirement plan services, private banking and wealth management, securities lending, custody, and the retail sale of nondeposit investment products. Joel provides policy guidance to national bank and thrift examiners, senior agency management, and to bankers and bank counsel. Joel has represented the Asset Management Group and the OCC at numerous banking, wealth management, collective fund, and fiduciary conferences and seminars.

Prior to joining the Asset Management Division, Joel worked initially in the OCC's Enforcement & Compliance Division and then with the Securities and Corporate Practices Division. In addition to his work at the OCC, and prior experience at the CFTC and a law firm, Joel has served on details with the Financial Crisis Inquiry Commission and the Senate Banking Committee. He received his B.A. from Columbia University and his J.D. from the University of Illinois.