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Daniel Yem, executive director, is head of retirement income within JPMorgan Asset Management's defined contribution business, responsible for retirement income product strategy and innovation. Mr. Yem joins JPMAM from BlackRock, where he served as head of product innovation within the firm's retirement group, responsible for the design and development of retirement income solutions for the U.S. defined contribution business. Prior to his time at BlackRock, he served as defined contribution product manager at AllianceBernstein, where he was responsible for managing their suite of lifetime income strategies and open-architecture custom target-date funds. Mr. Yem earned a B.S. degree in finance from Northeastern University. He is a CFA charter holder.