

### **Biographic of Joelle HY. Fong**

Joelle HY. Fong is a recent doctoral graduate from the Department of Insurance and Risk Management at The Wharton School, University of Pennsylvania. She will be joining the ARC Centre of Excellence in Population Ageing Research at the University of New South Wales as a Research Fellow. Her research interests include private and public insurance, risk management, pensions, and annuities. She is a licensed CPA since 2006 and previously worked in various Government agencies within the Singapore Civil Service. She also holds a Master of Science in Applied Finance from the Singapore Management University and a Bachelor in Accountancy from Nanyang Technological University.