

## Biography

**Rick Unser, AIF, QPFC, CRPS**  
**ERISA Risk Management Consultant**  
**Lockton Financial Advisors, LLC**  
**Lockton Investment Advisors, LLC**

Rick is a partner and executive committee member in Lockton's Retirement Consulting practice. In his role, he works with workplace retirement sponsors of middle market employers to:

1. Enhance Fiduciary Protection
2. Streamline Plan Operations
3. Improve Employee Retirement Outcomes

Rick also created and hosts the "401(k) Fridays Podcast" which features a weekly conversation with a retirement industry leader to provide employers and their service partners unique perspectives on important retirement trends, topics and current events. With 100 episodes and climbing his guests include attorneys, business leaders, investment managers, expert witnesses and employers who share their insights on fiduciary best practices, legal and regulatory updates, plan design trends, employee engagement strategies and much more! To check out this week's episode, see the 10 most popular episodes or other info go to [www.401kfridays.com](http://www.401kfridays.com).

On the personal side, Rick grew up an Air Force brat, moved thirteen times as a kid and has lived in Maine, Monterrey, Moscow and several other places that don't start with the letter "M". After Rick graduated from the University of Virginia he spent a few years in New York City then found his way to California where he met his wife. They have been married for over 16 years and live in Hermosa Beach with three amazing kids. When Rick is not working or podcasting you can find him coaching one of his kids in soccer, basketball or baseball, playing defense for his men's soccer team, trying to improve his golf handicap or driving his kids to and from their various activities!