

Tracy Calder

Tracy Calder was Managing Director and Chief Risk Officer at LPL Financial until her retirement in April 2020. LPL is one of the nation's leading financial services companies and supports more than 16,000 independent advisors and 700 institutions. Ms. Calder joined LPL in January 2016 and was previously the Deputy Chief Legal & Risk Officer for the Firm.

Ms. Calder was responsible for company-wide risk management processes and controls, and Chair of the Risk Oversight Committee. As Chief Risk Officer, Ms. Calder helped guide LPL through several high-profile events, including significant regulatory remediation and cyber security events, and the firm's acquisition of the independent broker-dealer network of National Planning Holdings, Inc. Ms. Calder was also a member of the Board of Directors and Audit Committee of The Private Trust Company, N.A., an OCC-regulated affiliate of LPL.

Prior to joining LPL, Ms. Calder was a Managing Director and Chief Compliance Officer for J.P. Morgan Securities LLC, where she led the securities compliance programs for JP Morgan's U.S. businesses. Earlier in her career, Ms. Calder served as Senior Vice President responsible for Wells Fargo Advisors' retail compliance program.

Ms. Calder began her financial services career with a 17-year tenure with UBS Wealth Management Americas, where she held a number of senior roles, including Legal & Compliance Chief Operating Officer, Head of Legal for the Wealth Management Advisor Group and Chief Compliance Officer. She helped guide the Firm through several acquisitions and the establishment of its FDIC-regulated Utah-based Industrial Loan Company, UBS Bank USA, including development and implementation of the Bank's compliance program. Following the passage of the USA PATRIOT Act, Ms. Calder was instrumental in the creation of UBS Financial Service's first AML program, and served as its first Chief AML Officer.

Ms. Calder is a well-known and respected expert in financial services risk and legal issues and has been an active participant in industry and regulatory committees, forums and conferences throughout her career. She is a passionate mentor to the next generation of women leaders, and served in leadership roles for the women's and diverse employees' affinity programs at both UBS and JP Morgan. At UBS, she established the Associates' Program to recruit diverse graduating college and law students to a two year compliance and legal rotation program at the Firm. She is also committed to providing educational and scholarship opportunities to law students and is Deputy-Chair and Audit Committee Chair of the UNC Law Foundation Board of Directors and an Advisor to UNC's Center for Banking and Finance.

Before transitioning to the financial services industry, Ms. Calder was a litigation associate at Seward & Kissel in New York. She is a cum laude graduate of Fordham University and received her Juris Doctor degree, with honors, from the University of North Carolina School of Law. She and her husband, Joe Calder, have two adult children and live in Charlotte, North Carolina.