

**Charles Lockwood, J.D., and L.L. M. (Taxation)** is a principal with ASC Institute (ASCI), a pension consulting firm.

He has over 20 years of experience in the employee benefits field. Prior to joining ASCI, he was a principal with the pension consulting firm Global Benefit Advisors, LLC (GBA). He also served as a Vice President of Pension Publications of Denver, Inc. (PPD) and a senior consultant with Coopers & Lybrand's Human Resources National Technical Services Unit in Washington, D.C.

Before entering private consulting, Mr. Lockwood worked in the Employee Plans Division in the National Office of the Internal Revenue Service (IRS) as a Tax Law Specialist. His responsibilities with the IRS included the review of prototype retirement plans and the training of IRS personnel. Mr. Lockwood was also the primary author of numerous IRS Revenue Rulings and Revenue Procedures, including Rev. Procs, 89-9 and 89-13 which established the current Master/Prototype and Regional Prototype Programs.