



**Jania Stout, CPFA**  
*President, Retirement & Wellness*  
**Prime Capital Financial**

Jania Stout is a distinguished professional with nearly three decades of experience in ERISA plan consulting, currently serving as President of Prime Capital Retirement and Prime Capital Wellness. Jania brings her proven leadership and experience dedicated to supporting Plan Sponsors and their employees. Building on the company's strong foundation of delivering innovative retirement and wellness solutions, Jania is committed to enhancing the firm's impact by driving initiatives that empower organizations and their workforces. Her focus is on advancing comprehensive strategies that blend retirement planning, employee wellness, and financial education to give Prime Capital the ability to lead the industry in helping clients achieve long-term success.

Jania previously held the position of Senior Vice President at OneDigital Retirement & Wealth, where she and her team advised on retirement plans encompassing more than \$12 billion in assets and serving over 250,000 employees. Her achievements include being honored as the 2016 Plan Adviser of the Year by Plan Sponsor Magazine and her role as the Past President of the National Association of Plan Advisors (NAPA). She was recently (2023) named Retirement Plan Advisor of the Year by Institutional Investors. She has a true passion for helping the employees of the clients she serves find a way toward financial independence. Evidence of this passion was found when she was named Top Advisor by Participant Outcomes (TAPO of the Year) by 401(k) Specialist Magazine in 2021.

Jania's influence extends beyond her impressive career. She has dedicated over a decade to being a voice for Plan Sponsors nationwide with her work on Capitol Hill. She was invited to share her insights as a Retirement Expert during Congressional testimony (Ways and Means Committee) in the summer of 2017. In addition, her experience was sought by the Department of Labor (DOL) in the Spring of 2016 to contribute her perspective on the then-pending Fiduciary Regulation. Jania, a renowned national speaker, frequently addresses audiences on Financial Wellness, Employee Engagement, and Fiduciary Governance Best Practices. Her experience has garnered attention from prestigious publications such as the Washington Post, Investment News, Benefits Magazine, RIA Biz, and Plan Sponsor Magazine.

Advisory products and services offered by Investment Adviser Representatives through Prime Capital Investment Advisors, LLC ("PCIA"), a federally registered investment adviser. Tax planning and preparation services are offered through Prime Capital Tax Advisory. PCIA: 6201 College Blvd., Suite 150, Overland Park, KS 66211. PCIA doing business as Prime Capital Financial | Wealth | Retirement | Wellness | Family Office | Tax Advisory.



## **Melanie Bergen**

### **Retirement and Income Solutions Business Information Security Officer**

Melanie Bergen is a senior cybersecurity executive with 18+ years of experience. As a Business Information Security Officer (BISO) at Principal Financial Group, she provides strategic security guidance to C-suite leaders and plan sponsor boards across Principal's recordkeeping clients, translating complex security challenges into business opportunities. She specializes in information security governance, risk management, and AI security.

Melanie serves on both the Data Security Oversight Board and Fraud Prevention Board for the Society of Professional Asset Managers and Recordkeepers. She recently joined the Board of the National Cybersecurity Alliance (NCA), the organization that created Cybersecurity Awareness Month, further amplifying her commitment to advancing cybersecurity education and advocacy.

She is completing her PhD in Cybersecurity Management at Nova Southeastern University, focusing on AI risk implications for the financial services industry, and holds master's degrees from Penn State University (Computer and Information Sciences) and Cabrini University (Organizational Leadership).

A sought-after conference speaker, Melanie, builds security frameworks that enable organizations to innovate confidently while navigating today's evolving cyber threat landscape. She resides in Bradenton, Florida with her husband and three sons.