

INTERNATIONAL CONFERENCE

Towards a Savings and Investment Union (SIU)



SPEAKERS BOOKLET

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Getting to Know Our Speakers



Maria Luís Albuquerque

European Commissioner for Financial Services and the Savings and Investments Union, European Commission

Maria Luís Albuquerque is the European Commissioner for Financial Services and the Savings and Investments Union at the European Commission. With extensive experience in finance and public policy, she previously served as Portugal's Minister of Finance, where she oversaw the country's fiscal policies, financial sector, and economic development cooperation. Prior to this, she also served as Portugal's Deputy Minister for Treasury, where she was responsible for the privatisation process of major state-owned enterprises. She also held various key positions in the public sector, including Head of Issuing and Markets at the Portuguese Treasury and Debt Management Agency. Beyond her government roles, Maria Luís has held senior positions in the private financial sector, including serving on the Supervisory Board and Audit, Risk, and Nomination Committees of Morgan Stanley Europe Holding and as a Non-Executive Director at Arrow Global Group Plc. She was also a member of the European Commission's High-Level Forum on Capital Markets Union, focusing on improving retail investor participation. Maria Luís holds a BA in Economics from the Universidade Lusitana de Lisboa and a Master's degree in Monetary and Financial Economics from the Universidade de Lisboa.



Matthias Baccino

Markets Group Lead - Trade Republic

Matthias Baccino is the Markets Group Lead at Trade Republic, through which he oversees the distribution of Trade Republic's mission and products in the 17 European markets where the fintech operates. Prior to joining Trade Republic, he was Managing Director of the French subsidiary of BinckBank, where he developed the service offering for active investors, educational content for the general public, as well as a savings offering with the launch of BinckBank's first life insurance policy. He began his career at BNP Paribas CIP, first in the Global Equity and Commodity Derivatives division and then headed their French Stock Market Products Sales and Marketing team. Matthias holds a master's degree in political science from Science Po Aix and an MBA in Finance from ESSEC Business School.



Andrea Beltramello

Head of Unit for the Capital Markets Union, DG FISMA, European Commission

Andrea Beltramello is the Head of the Capital Markets Union Unit at the European Commission. With over 12 years of experience within the European Commission, Andrea has played a key role in shaping policies related to financial services, capital markets, and financial stability. Prior to his current position, he served as Head of the Resolution and Deposit Insurance Unit and has also been part of the Cabinet of Executive Vice-President Valdis Dombrovskis, where he focused on areas such as sustainable development, trade, and climate action. Before joining the Commission, Andrea worked at the Organisation for Economic Co-operation and Development (OECD) as a policy analyst for financial and enterprise affairs. Andrea holds a Bachelor's degree in International Economics from the University of Trieste and a Master of Arts in European Studies from the College of Europe.



Jella Benner-Heinacher

President, BETTER FINANCE

Jella Benner-Heinacher is the President of BETTER FINANCE and Senior Advisor Foreign Affairs at DSW, the leading shareholder association in Germany. As part of her role with DSW, she spearheads international initiatives as well as corporate governance issues in commissions inside of Germany. She also represents shareholders' interests at Annual General Meetings of major corporations in Germany, France, Spain and the UK (EuroStoxx50). Her influence extends beyond DSW as she holds key positions in various organizations shaping financial markets and governance. Jella is a member of the German Stock Exchange Expert Committee and the Stock Exchange Board in Düsseldorf. Additionally, she contributes her expertise to the German consumer panel at the German Federal Financial Supervisory Authority (BaFin) and serves on the supervisory boards of K + S AG and A.S. Creation AG. Jella is an attorney with an educational background spanning France, Switzerland, and the United States.



Prof. Emanuele Carluccio

Chair, EFPA - European Financial Planning Association

Prof. Emanuele Carluccio is the Chairman of the Board at EFPA (European Financial Planning Association). He is also a board member at Fondazione Cariplo, an influential philanthropic institution in the international arena. Since 2021, Prof. Emanuele is also a member of the nucleo di valutazione of Aosta University. Prof. Emanuele has a long-standing career in higher education teaching. Since 2005, he has been a full professor of banking and finance at Verona University. Prior to this, he was a professor of banking and finance at the University of Valle d'Aosta, where he has also been Rector of the University from 2001 to 2004. Prof. Emanuele was also an associate professor and researcher at Bocconi University from 1990 – 2001. Prof. Emanuele holds a master's degree in finance from NYU (today Stern University) and a bachelor's degree in business administration from Bocconi University.



Delphine de Chaisemartin

Deputy CEO, AFG - The French Asset Management Association

Delphine de Chaisemartin is the Deputy CEO of AFG – The French Asset Management Association. With extensive experience in financial services, investment banking, and public affairs, she has held key management positions in major financial institutions. Prior to this, she served as Director of Group Public Affairs and member of the Management Committee at La Banque Postale, where she built the group's public affairs function and led initiatives spanning regulatory strategy, stakeholder engagement, and CSR communications. She was instrumental in securing over €1.9 billion in public support to enhance banking accessibility and in achieving B Corp certification for the bank. She previously held several senior roles in Groupe Caisse des Dépôts and Société Générale. Delphine is a graduate of EM Lyon and holds an MBA in Finance, International Relations, and Institutional Governance from York University (Canada) as well as holds a diploma in Accounting and Financial Studies from DECF.



Ben Granjé

Chairman, VFB

Ben Granjé is the CEO of VFB, the Individual Investor Federation of Belgium, since 2019. He also serves as a board member at Towards Sustainability (the Belgian Sustainability fund label) and as an independent board member of a UCITS fund. Former mandates include a seat at the Securities & Markets Stakeholders Group at ESMA representing the retail investor. Ben is a co-author of several books on Investing and Financial Behaviour, and a speaker at international investment conferences in Europe & USA. He is the Publisher of 'De Gids voor de Beste Belegger,' a monthly retail magazine focussed on education, inclusion & guidance towards financial well-being through investing. Ben owns Beconomics, a consulting firm dedicated to Investor Education & Financial Behaviour. Prior experience includes over a decade at Morningstar, a stint at AM/fund company Invesco, and several years in Banking/Investment Advisory for CitiGroup. Ben holds a Master of Psychology degree.



Eero Heinäluoma

Member of the European Parliament, ECON Committee Member

Eero Heinäluoma is a Finish Member of the European Parliament part of the Group of the Progressive Alliance of Socialists and Democrats, a position he has held since the 2019 elections. He has since been serving as treasurer of the S&D Group and is also part of the Committee on Economic and Monetary Affairs (ECON), Committee on Industry, Research, and Energy, as well as the Committee on Budgetary Control. Eero has a career of over 20 years in Finish politics, during which he served as a Member of Parliament from 2003 to 2019, Minister of Finance from 2005 to 2007, Speaker of Parliament from 2011 to 2015, and Chairman of the Audit Committee from 2015 to 2019. Eero has studied economics, political science and communications at the Faculty of Social Sciences of the University of Helsinki.



Petra Hielkema

Chair, EIOPA - European Insurance and Occupational Pensions Authority

Petra Hielkema is the Chairperson of the European Insurance and Occupational Pensions Authority (EIOPA) and has been leading the Authority since September 2021. In 2025 Petra is chairing the Joint Committee, in which capacity she is also deputy Vice Chair of the ESRB Steering Committee and the ESRB General Board in 2025. Petra was appointed as Vice Chair of the IAIS Executive Committee in December 2024. Besides that, she is the Champion of the IAIS Fintech Forum. Prior to this role, Petra was Division Director of Insurance Supervision at De Nederlandsche Bank (DNB, the Dutch Central Bank) as well as an Alternate Member of the EIOPA Board and Chair of the EIOPA Policy Committee. Before joining the Dutch Central Bank she fulfilled several roles working in Central Asia. Petra has a European Masters in Law & Economics and a Masters in Russian Studies.



Nikolaj Kosakewitsch

President, Nasdaq Copenhagen

Nikolaj Kosakewitsch is President of the Nasdaq Copenhagen Exchange and Senior Vice President and Head of European Equities & Derivatives Europe. He is also a member of the Supervisory Board at EuroCTP. Nikolaj has more than 20 years of experience in the financial markets, with extensive experience from the sell side working with buy-side institutions in the Nordics, Europe, and the UK. Before joining Nasdaq, he worked as Head of Securities and Head of Sales at the Carnegie Investment Bank. Prior to this, he served in Nordic Sales at SEB and as a Sales Trader at Alfred Berg ABN Amro. He also has experience in portfolio management and principal trading in equities, fixed income and FX. Nikolaj holds a Global Executive MBA from INSEAD and a bachelor's degree in Finance from Copenhagen Business School.



Sebastian Külps

Head of Business Development, Germany & Northern Europe, Vanguard Europe

Sebastian Külps is Head of Germany & Northern Europe at Vanguard and Managing Director of Vanguard Group Europe GmbH. He has over twenty five years of experience in the financial services sector, including leadership positions in markets and securities for various leading financial institutions such as Oddo Seydler Bank AG, Kepler/Cheuvreux and Deutsche Bank AG. He started his career in London at JP Morgan Securities. Sebastian holds a bachelor's degree in Economics with a secondary concentration in International Politics from Bates College, Maine and a master's in Business Management from EAP/ESCP European School of Management.



Karel Lannoo

CEO, CEPS (Centre for European Policy Studies)

Karel Lannoo is the Chief Executive at CEPS (Centre for European Policy Studies), one of the leading independent European think tanks, in which role he manages a team of 80 and debates European and global policy issues. He specialised in financial regulation, European economic governance and single market issues. His recent publications cover EU healthcare sector policy, anti-money laundering, Russia financial sanctions, crypto-currency regulation and Europe's geopolitical ambitions. Karel is also the author of several books and numerous articles and op-eds on financial markets and European policy matters. He is a regular speaker at hearings of EU, national and international institutions, at international conferences and in executive programmes. He directs studies for national, multilateral and private-sector organisations. Karel holds a baccalaureate in philosophy and an MA in history from the University of Leuven and obtained a postgraduate in European studies from the University of Nancy.



Aleksandra Maczyńska

Managing Director, BETTER FINANCE

Aleksandra Maczyńska is the Managing Director at BETTER FINANCE. Before joining BETTER FINANCE, she was the Deputy Director at the Polish Consumer and Competition Watchdog, Robert Bosch Foundation Fellow for Young Public Sector Executives, she worked in the division for World Bank IMF, Debt Issues, and International Finance Structure at the German Federal Ministry for Economic Cooperation and Development. Throughout her career she has been part of various working parties and advisory groups across EU institutions. Currently, she sits in the European Commission's Consumer Policy Advisory Group, ESMA's Securities and Markets Stakeholder Group and Sustainability Standing Committee, EIOPA's Occupational Pensions Stakeholder Group as well as in the United Nations's Civil Society Advisory Body of the Principles for Responsible Banking. Aleksandra holds a Master's in international economics from the Poznan University of Economics And Business and a Master's in project management from SGH Warsaw School of Economics.



Florian Prucker

Founder, Co-CEO, Scalable Capital

Florian Prucker is Founder and Co-CEO at Scalable Capital, a leading investment platform that enhances retail participation in Europe. Prior to founding Scalable Capital, he was Vice President at Goldman Sachs, where he was responsible for trading structured derivatives and managing institutional portfolios in equities, commodities, and currencies. He started his career in the financial sector in 2008, assuming several roles in major financial hubs including Munich, New York, Frankfurt and London. His deep knowledge of financial markets, combined with his technological expertise, has led him to build a highly scalable investment platform that has made investing easy and affordable for everyone for nearly ten years now. Additionally, Florian Prucker contributes his expertise as a member of the Munich Stock Exchange Council. Florian holds a degree in technology and management-oriented business administration from TU Munich.



Verena Ross

Chair, ESMA - European Securities and Markets Authority

Verena Ross is the Chair of the European Securities and Markets Authority (ESMA), through which she represents the authority as well as prepares the work of and chairs its Board of Supervisors and Management Board. Prior to this, Verena served as ESMA's first Executive Director, when she was responsible for building up the organisation and overseeing its daily activities. Before joining ESMA, she held numerous senior roles in the UK's Financial Services Authority (FSA) and was a member of the FSA's Executive Committee. She held various positions in the FSA's Markets Division and was Director of Strategy & Risk Division before becoming Director of the International Division. She began her career at the Bank of England, where she worked as an economist and banking supervisor. Verena holds a bachelor's degree in Sinology and Economics from the University of Hamburg and a MSc in Economics from London University.



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