

ELM Income Group® Biographies

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- » [May 2009](#)
Press Release
Inflation study uses historical data to show that inflation during retirement may be far higher than the 3% assumed by many...
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Kiplinger's Personal Finance
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Accounting Today
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Spend 'Til the End
A 2008 book by Professor Laurence J. Kotlikoff and syndicated financial writer Scott Burns, recommends...
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Wealth Manager Magazine
"Retirement Revised" quotes ELM officers on the value of annuities in retirement...
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Employee Benefit Plan Review
"Employee Benefit Plan Review" interviews Chris O'Flinn, ELM President...



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Christopher W. O'Flinn

Christopher W. O'Flinn ("Chris") is President and majority owner of ELM Income Group, Inc., an independent insurance agency.

Chris also founded and owned the Coalition Purchasing Group, LLC ("CPG"), which brokered Long Term Care and Pharmacy Benefit Manager services, for 34 very large companies. CPG was sold to AON Corporation and now operates as the Coalition Purchasing Group of Aon.

Chris served as Vice President, Corporate Human Resources, at AT&T from March 2000 through 2003. He had responsibility for Compensation, Benefits, Labor Relations and the Medical Department working at the Company's Headquarters in Bedminster, New Jersey.

Prior to the sale of CPG, Chris worked at Mobil Corporation for 26 years where he held senior positions in the Law Department and Human Resources area including Employee Relations Counsel and Corporate Manager of Compensation and Benefits.

Chris is a member of the National Academy of Social Insurance. He has also served in the following elected positions: Director (1987-2003) and Chairman (2002-2003) of ERIC (ERISA Industry Committee), Director (1987-2004) of the Employee Benefit Research Institute (EBRI), member of the Comptroller's Advisory Board on Pensions for New York State (1987-2001), Director (1995-2006) and member of the Executive Committee (2000-2005) of the Employment Policy Foundation, Chairman of the Conference Board Research Council on Employee Benefits (1992-1993) and Board member and Treasurer (1991-1997) of the McLean School in Potomac, Maryland.

Chris received an A.B. from Fordham College and an L.L.M. (Taxation) and J.D. from New York University School of Law.

Felix Schirripa

Co-founder and Executive Vice President of ELM Income Group from February 2005 through January 2010. Prior to joining ELM, Felix formed Financial Designs, LLC where he focused on the development of new products for the retirement and savings market. Starting February 2010, Financial Designs is retained by ELM for actuarial consulting assignments.

Felix also worked at MetLife for over 25 years, most recently as Senior Vice President. During the last 15 years he had responsibility for developing, pricing, and servicing the various institutional insurance and investment-based products, including annuities, Stable Value, and other guaranteed products for DB and DC plans.

Felix holds a B.S. and M.S. in mathematics from Polytechnic Institute of Brooklyn. He is also a Fellow in the Society of Actuaries (F.S.A.) and a member of the American Academy of Actuaries.

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