

Dear 40 Under 40 Committee,

I am writing to nominate Lindsay Havig for the Business Record's 2017 40 Under 40 class. I have worked with Lindsay for more than three years and could not be more excited to nominate someone for this honor.

Lindsay graduated from the University Iowa with honors and after several years of professional experience with LaSalle Bank in Chicago, she attended the prestigious University of Chicago Booth School of Business for her MBA. Following graduation from the University of Chicago, she continued a successful career in capital markets. Lindsay was a fixed income and derivative portfolio manager in Chicago, where she managed large \$15-\$20 billion portfolios. While this was an exciting role, she was looking for something which gave her career a greater purpose.

So, after 10 years in Chicago, Lindsay decided to move back to her home state of Iowa. This was a move which allowed her to pursue both her professional and personal passions. She began working for the Federal Home Loan Bank of Des Moines (Bank) in 2012. The Bank's mission is to provide reliable funding and liquidity to its members to help them meet the housing and economic needs of the communities they serve. The Bank also utilizes 10% of its annual profits to support affordable housing.

At the Bank, Lindsay has continued in lead roles managing fixed income assets, developing funding and hedging strategies and managing the risk profile of the Bank. She was an instrumental part of the historic first merger in the Federal Home Loan Bank System's 83 year history in 2015. With Lindsay's leadership and capital markets knowledge, she has helped grow the Bank's assets from less than \$50 billion in 2012 to more than \$180 billion at the end of 2016. Income has improved more than three-fold in this time, which just means more money flowing back into our communities and affordable housing projects.

While her professional career continues to be successful and rewarding on many levels, Lindsay serves the community in many ways as well. She is on the CFA Society Board where she has been the Director of CFA Candidate and University Programs, the Director of Membership and the Women in Investment Management Board Sponsor. She has utilized her investment talents to serve as an Investment Committee member for the Chrysalis Foundation. She has led Bank-wide fundraisers for Hawthorn Hill, and volunteers with the Freedom for Youth and Lutheran Church of Hope Whiz Kidz Program.

As Des Moines continues to grow and receive more accolades nationally, we need more people like Lindsay. People with great experiences in other cities who ultimately want to move back to Des Moines. People who utilize their talents to strengthen both the company they work for and the community they live in. It is because of these reasons that I nominate Lindsay Havig for the Business Record 40 under 40 award.

Sincerely,



Bill Bemis, CFA
SVP, Treasurer
Federal Home Loan Bank of Des Moines