

## Finance 101

### Annelise Osborne '96

Chief Business Officer

Kadena

Spencer Kushner '13 Founder & CEO Otter Learning  
Spencer Kushner is the Founder & CEO of Otter Learning and the Managing Partner of Lunchline Holdings. Spencer began his career as an analyst in the Investment Banking Division at Goldman Sachs and subsequently as an Associate at Zelnick Media Capital, focused on Technology, Media and Entertainment investments. In 2018, Spencer co-founded Otter Learning to expand high quality early education across the US. Since that time, Otter Learning has become one of the nation's leading providers of early childhood education with operations in 8 states across the Southeast. Today, Otter Learning operates 63 locations and provides daily care to over 6,000 students aged 6 weeks to 12 years old. As the Managing Partner of Lunchline Holdings, Spencer oversees investments in a variety of sectors including education, industrial services and real estate.



### Kevin Tunick '77

Vice President & Managing Director, Private Investments  
UNC Management Company Inc



## Ann Marie Higgins '06

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Partner  
EY

Ann Marie Higgins (class of '06) is a Partner in the Financial Accounting Advisory Services practice of Ernst & Young LLP. She has over 17 years of industry experience providing services to a variety of financial services clients including multi-banks, broker-dealer organizations, and exchanges. She began her career in New York City, spent two years in Zurich, Switzerland as part of EY's global exchange program, and currently works in the Atlanta office. In her various roles at EY, she has coordinated some of the company's largest and most complex global financial services engagements including UBS, Intercontinental Exchange, Inc. (ICE) and the New York Stock Exchange (NYSE) where she helped complete an \$11 billion acquisition. She has extensive knowledge in business combinations, consolidation, debt refinancing, derivatives, hedging and IPO preparation. Away from work, Ann Marie is happily married to a fellow William and Mary alumni (class of '05) with two sweet little boys. She is a passionate world traveler, avid book reader, and enjoys spending time with family and friends.



## Mark Decker '97

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Founding Partner  
Proterra Real Estate Partners