

CAROL RANDO - PROFESSIONAL PROFILE



Carol Rando is Executive Director of Professional Life Advisors Network, (PLAN), one of the most successful point-of-sale organizations in the financial institutions marketplace - PLAN consistently ranks as the #1 producing organization country wide at UBS, Wells Fargo, US Bank. and other national financial institutions. PLAN's national footprint of over 250 point-of-sale experts partner with top financial advisors in PLAN's key wire house accounts in achieving client portfolio needs through the sale of life insurance. Carol's expertise spans all aspects of business management, including strategy, business plan execution, operational efficiency, organizational assessment, and financial management. Carol also owns both a wirehouse focused and a boutique retail brokerage general agency, providing high quality, concierge level service, keeping her on the leading edge of all aspects of agency management, including sales concepts, product, operations, technology and compliance.

Prior to these roles, Carol spent the first 20 years of her career in leadership roles for two major insurance carriers. Carol was Senior Vice President at Lincoln Financial Group (formerly Jefferson Pilot Financial), serving as Chief Operations Officer surrounding the distribution of life, annuity, and investment products through their vast network of independent and career agencies, personal producers, broker dealers, and financial institutions. Carol's responsibilities in distribution included strategy, field and home office operations, life and annuity internal sales, technology, and financial management of a \$300m+ annual budget.

Before joining Jefferson Pilot, Carol was with Citigroup/Travelers for nearly 15 years. She served the dual role of COO and CFO for life distribution and the firm's proprietary broker dealer in Travelers Life & Annuity. In this role, Carol had responsibility for strategy, operations, technology, and finance, as well as all internal sales teams. She also led the \$400m divestiture of Traveler's long-term care block to GE. In Travelers Property Casualty, she ran large operational units, including its national Claim call center, and was responsible for automation/efficiencies for all claim offices across the US. She served as Chief Auditor for Personal Lines and Claim where she had responsibility for risk and control surrounding financial, operational, and technology aspects of the divisions.

EDUCATION

- Bentley University, Boston, MA, Bachelor of Science in Computer Information Systems
- University of Connecticut, Storrs, CT, MBA in Operations Management
- FINRA Series 6, Life & Health Licensed