



Carol Rando

Executive Director, PLAN
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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's national footprint of over 200 experienced point-of-sale specialists partner with top financial advisors in PLAN's key wire house accounts in fulfilling client portfolio needs through the sale of life insurance. Carol is also the owner and principal of CMR Consulting Group, a provider of strategic, operational, and financial consulting services and best practices in the insurance industry. Carol's work with clients spans all aspects of business management, including strategy setting, execution of business plans, operational efficiency, organizational assessment, and financial management. Clients include independent brokerage and career agencies, insurance carriers, and vendors serving the insurance industry. Carol also runs a boutique general agency providing high quality, personalized service to life insurance agents and agencies.

Prior to these roles, Carol was Senior Vice President of Lincoln Financial Group (formerly Jefferson Pilot Financial), serving as Chief Operations Officer surrounding the distribution of life, annuity, and investment products through the Company's 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 (now Metlife). In this role, Carol had responsibility for strategy, operations, technology, and finance. She was also responsible for life internal sales covering all of Travelers distribution channels, including independent agency, broker dealer, wire house, institutional, and proprietary (Smith Barney and Citibank). In 2000, Carol led the team responsible for the \$400m divestiture of Traveler's long-term care block to GE. In Travelers Property Casualty, she ran large operational units in PC Claim, including its national claim call center, and her team provided automation and efficiencies for the 52 claim offices across the US. She served as Chief Auditor for Personal Lines insurance and Property Casualty 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