Media Resources
Founded in 1905, Lincoln Financial Group (NYSE: LNC) has almost 11,000 employees and major offices in 13 locations throughout the United States. The company's core business areas include annuities, group benefits, life insurance and retirement plans.

Lincoln’s full range of offerings include:

- Annuities
- Employer-sponsored retirement plans
- Group benefits insurance coverage including disability, dental, vision, accident, critical illness, and absence management
- Individual life insurance, group life insurance, and long-term care funding options
- Financial planning and advisory services

Products sold through three distribution platforms

**Wholesale distribution** — Lincoln Financial sells life insurance and annuities, as well as some defined contribution plans. These products are sold through financial intermediaries.

**Retail distribution** — Life insurance, annuities, and defined contribution plans are sold through our retail wealth management organization Lincoln Financial Network and its network of independent advisors, agents and representatives.

**Worksite sales** — Our group benefits and defined contribution plans are sold to employers or through an intermediary, with the final sale being to employees who elect to contribute to an employer-sponsored plan.

Headquartered in Radnor, PA

Lincoln has 13 other major offices across the country. These include:

- **Atlanta**
  - 1600 Riveredge Pkwy.
  - Suite 130
  - Atlanta, GA 30328
- **Boston**
  - 10 St. James Avenue
  - Boston, MA 02116
- **Charlotte – Southeast**
  - 13830 Ballantyne Corporate Place
  - Suite 400
  - Charlotte, NC 28277
- **Concord**
  - One Granite Place
  - Concord, NH 03301
- **Dover**
  - 100 Liberty Way
  - Dover, NH 03820
- **Greensboro**
  - 100 N. Greene Street
  - Greensboro, NC 27401
- **Fort Wayne**
  - 1300 South Clinton Street
  - Fort Wayne, IN 46802
- **Hartford**
  - 350 Church Street
  - Hartford, CT 06103
- **Omaha**
  - 8801 Indian Hills Drive
  - Omaha, NE 68114
- **Phoenix**
  - 2510 West Dunlap Avenue
  - Suite 300
  - Phoenix, AZ 85021
- **Rocky Hill**
  - 55 Capital Blvd. (Floor 2)
  - Rocky Hill, CT 06067
- **Radnor**
  - 150 N. Radnor-Chester Road
  - Radnor, PA 19087
- **Philadelphia**
  - 2005 Market Street
  - Philadelphia, PA 19103
- **Rolling Meadows**
  - 1701 West Golf Road
  - Tower 3 Suite 500
  - Rolling Meadows, IL 60008
- **Weston**
  - 13 Riverside Road
  - (Building D, Floor 1)
  - Weston, MA 02493
Corporate Subject Matter Experts

Human Resources

Lisa Buckingham is executive vice president, chief people, place and brand officer. She can address broad trends in human resources and marketing and communications.

George Murphy leads Human Resources Technology & Operations and Lincoln’s Total Rewards program. He can speak to broad trends in human resources, and developments in HR technology.

Jen Warne is head of Enterprise Talent & Corporate Human Resources. She can discuss best practices in recruiting and managing talent.

Diversity and Inclusion

Allison Green leads Diversity, Inclusion and Employee Engagement. She is available to discuss diversity and inclusion strategy that influences talent and culture, market and community opportunities, as well as philosophy and outcomes that impact employee productivity, engagement and retention.

Corporate Social Responsibility/ Lincoln Financial Foundation

Nancy Rogers is head of Corporate Social Responsibility. She can speak to business practices in the areas of philanthropy, volunteerism, and environmental impact.
Ken Solon is executive vice president, chief information officer and head of Digital. He can address broad technology trends and corporate facilities trends.

Kristen Phillips is the senior vice president of Corporate Marketing, Communications and Strategy, and can speak about personal finance trends as related to women, millennials and other demographics. She can also discuss retirement behaviors, consumer attitudes and Lincoln Financial’s business strategy.

Steve Harris, senior vice president, chief ethics and compliance officer for Lincoln Financial Group, has a deep understanding of the many securities laws and regulations that affect our business. He is able to discuss the guiding principles that drive Lincoln’s ethical standards and enable the company to stay on the right path to helping make a difference to those we serve.

Leon Roday, executive vice president and general counsel, can speak to broad legal trends and topics.

Carey Hobbs, senior vice president and head of Market Risk Management, can speak to trading, modeling, technology, reporting and operations, as well as risk oversight of derivatives trading.
Annuity Solutions

Lincoln Financial Group’s Annuity Solutions business helps consumers manage retirement risk and maintain their lifestyles by bringing income certainty to a portion of their retirement portfolio. Lincoln’s Annuity Solutions business offers a diverse suite of fixed, fixed indexed and variable annuity products, designed to grow and protect retirement assets through guaranteed lifetime income. Lincoln first introduced its variable annuity to the marketplace 50 years ago in 1967. Since then, the business has focused on product innovation, distribution excellence, risk management and ease of doing business. Today, Lincoln’s portfolio of guaranteed lifetime income solutions are distributed by nearly 45,000 advisors, and offer distinct features aligned with the way advisors do business and how their clients choose to take income in retirement.

Subject Matter Experts:

Will Fuller is president, Annuity Solutions, Lincoln Financial Distributors, Lincoln Financial Network. Will can share high-level perspective on the state of the retirement income planning industry, innovations in the marketplace, strategic firm partnerships, and shifts in distribution practices. He can also address where the future of income planning is headed, the regulatory environment and its impact on Lincoln’s business and the broader insurance industry.

Brian Kroll is head of Annuity Solutions. Brian can discuss industry trends related to the fixed and variable annuity landscape, opportunities and challenges facing the industry, and the importance of developing well-rounded retirement portfolios that provide strategies for both accumulation and income distribution. Brian can also provide perspective on Lincoln’s approach to the annuity business and key strategies and initiatives.

Dan Herr is vice president of Product Development for Annuity Solutions, including Lincoln’s variable, fixed, fixed indexed and deferred income annuity products. Dan can discuss industry trends related to the annuity product landscape, opportunities and challenges facing the industry, and the importance of developing diversified retirement portfolios that provide strategies for both accumulation and income distribution. Dan can also provide perspective and details on Lincoln’s annuity product offerings.

Annuity Solutions Media Contacts:

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Subject Matter Experts:

**Retirement Solutions Distribution**

John Kennedy is head of Retirement Solutions Distribution, which wholesales Lincoln's annuities and intermediary 401(k) solutions to financial advisors, consultants, and other intermediaries. John can address trends in distribution, including the role of traditional channels like financial advisors and financial institutions, as well as new and emerging markets. He can also discuss trends and issues shaping the U.S. retirement landscape, including the regulatory environment, multiple employer retirement plans, the challenges that intermediaries are facing, and the solutions driving change.

Chris Price is assistant vice president and leads Retirement Solutions Distribution's Advanced Sales team. Chris is available to provide perspective on the various solutions available to help reduce the impact of higher taxes and protect wealth and income assets, as well as the innovations that have transformed today's annuities into retirement income generating solutions. Chris is a contributing author to Lincoln's “Informed Advisor” blog, aimed at providing advisors with ideas and insights to help them solve a range of clients’ needs through holistic planning.

**Tim Seifert is head of Annuity Sales for Retirement Solutions Distribution.**
Tim can speak to the distribution strategies of Lincoln's annuity business, including the various channels in which Lincoln's annuities are sold. Tim can also speak to trends in wholesaling and the advisory marketplace, including shifting practices precipitated by regulatory, demographic and market factors.

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**Lincoln’s Annuity Solutions business offers:**

- Fixed annuities
- Fixed indexed annuities
- Income annuities
- Variable annuities

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**Annuity Solutions Media Contacts:**

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Lincoln's group benefits product line includes:

- Term life
- Short-term disability
- Long-term disability
- Dental
- Vision
- Accident
- Critical illness
- Absence management

### Group Benefits Subject Matter Experts

Dick Mucci is a member of Lincoln's Senior Management Committee (SMC) and president of Lincoln's Group Benefits business, which offers a full range of non-medical employee benefits, including short- and long-term disability, term-life, dental, vision, critical illness, accident, and absence management. He can speak to broad trends in the group benefits industry and discuss outlook and direction regarding the marketplace.

Roger Martin is senior vice president, Group Benefits Finance, Product and Risk Management. He can discuss how economic/market factors affect the group benefits industry, and can speak to risk management and actuarial strategy for the business. He can also speak to trends/themes related to product development and underwriting.

Eric Reisenwitz is senior vice president Group Benefits Distribution and Integration. He can discuss sales, revenue generation, persistency, growth opportunities within the business and trends in the industry around these topics. Around the topic of integration, he can discuss key considerations and milestones in the integration of resources, talent and customers based on Lincoln’s acquisition of the Liberty Life Assurance Company of Boston.

Mike Prestileo is senior vice president, Group Benefits Operations. He leads all service and operational functions within Lincoln’s Group Benefits business. He can discuss industry themes and trends across the group benefits landscape, and what they mean for brokers and employers.

Michelle Wertz is senior vice president of the Claims organization within Group Benefits. She can speak to Lincoln’s best-in-class clinical model and what it means to optimize customer and claimant experience through superior care and support.

Diane Russell is senior vice president Marketing and Strategy. She can discuss trends in the benefit technology space and related best practices for brokers and employers. She can also speak to the robust market research within the organization and Voice of the Customer input that helps to identify consumer trends and perspectives of employees when it comes to group benefits. In addition, Diane can discuss how workplace benefits fit in to a broad financial plan.

### Group Benefits Media Contact

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## Group Benefits Subject Matter Experts

Non-medical insurance solutions provided through the workplace to help employees protect themselves financially.

**Katie Dunnington** is vice president of **Group Benefits Product Solutions**. She leads the organization’s product areas and can speak in-depth to trends in disability, critical illness, accident and group life insurance, and how certain trends can impact benefit brokers and employers. She can also discuss absence management/FMLA and the effects of regulatory changes on the group benefits industry.

**Lincoln's group benefits product line includes:**

- Term life
- Short-term disability
- Long-term disability
- Dental
- Vision
- Accident
- Critical illness
- Absence management

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**Group Benefits Media Contact**

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Life Insurance Subject Matter Experts

Life Insurance and long-term care funding solutions for individuals, and executive benefit products for corporations.

Michael Burns is senior vice president and head of Life Solutions, overseeing product management, underwriting and financial management for Lincoln’s Individual Life business. Mike can discuss trends, opportunities and challenges facing the Life Insurance industry. He can also provide perspectives on how life insurance can help address various needs during various life stages, and on Lincoln’s approach to the life insurance business, key strategies and initiatives.

Andrew Bucklee is head of Insurance Solutions Distribution, which wholesales life insurance and hybrid life insurance/long-term care funding through the intermediary, retail, independent planner and wire channels for individuals and business purposes, including executive benefits. He can answer questions about trends in distribution, and the range of solutions available for meeting wealth transfer needs, and the funding options available for ensuring long-term needs can be met during retirement and the impact long-term care can have on a financial portfolio.

Stafford Thompson is senior vice president of Life Product Management for Life Solutions, overseeing product development and management for Lincoln’s individual life insurance products and hybrid life insurance/long-term care funding offering. Stafford can discuss overall industry trends, and product and solutions trends in the marketplace. Stafford can also provide perspective and details on Lincoln’s life insurance and hybrid product offerings.

Michael Hamilton is vice president of Product Management for Lincoln’s MoneyGuard® Solutions within Life Solutions. Lincoln MoneyGuard® is a hybrid life insurance product that can also help with long-term care funding needs. Mike can discuss industry trends related to the hybrid market, the risks associated with a long-term care incident, and how to reduce those impacts through careful planning. Mike can also provide perspective on Lincoln’s hybrid offerings.

Lincoln’s individual life insurance product line includes:
- Term life
- Universal life
- Variable universal life
- Indexed universal life
- Linked benefit life

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Life Insurance Subject Matter Experts

Life Insurance and long-term care funding solutions for individuals, and executive benefit products for corporations.

Kevin W. Cox is head of the Advanced Sales and Technical Design team for Insurance Solutions Distribution, which is made up of professionals who can explain the impact of tax laws on a financial advisor’s practice and how life insurance can be used to help plan for a range of wealth transferring needs, including estate and business planning, tax planning, trust taxation, lifetime gifting, executive benefits, IRA/Qualified plans and long-term care funding options. In addition, members of Kevin’s team can provide unique insight into portfolio management using life insurance.

Heather Milligan is senior vice president of Underwriting and New Business. The Underwriting and New Business Teams are responsible for underwriting and policy issuance of Lincoln’s Life Insurance, Lincoln MoneyGuard® hybrid life insurance/long-term care and Executive Benefit (Corporate Owned Life Insurance) products. Heather can provide perspective on underwriting trends, including how advances in technology, data and medicine are making the purchase of life insurance faster, less invasive and more convenient for clients, while helping bring the benefits of life insurance to new customer segments, such as millennials.
Lincoln’s retirement plan product line includes:

- 401(k) plans for private-sector employees
- 403(b) plans for employees in education, healthcare, and other non-profit sectors
- 457 plans for public-sector employees

Retirement Media Contact:

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Retirement Plan Services (RPS) Subject Matter Experts

Employer-sponsored retirement plans, with concentration on the small market, healthcare, nonprofit and mid-to-large corporate markets.

Jamie Ohl is a member of Lincoln Financial’s Senior Management Committee (SMC) and EVP, president Retirement Plan Services, head of Life & Annuity Operations. She can discuss overarching industry trends, as well as RPS business initiatives, new business and milestones.

Ralph Ferraro, senior vice president, Head of Product, can discuss overall industry trends, and product and solutions trends in the marketplace. He can provide detailed insight on all aspects of defined contribution plan products and design.

John Luviano, senior vice president, Head of Finance and Strategy, can discuss overall industry trends and financial trends in the defined contribution industry. He can also address RPS specific business initiatives.

Garry Spence is senior vice president, head of Plan Sponsor Experience/Participant Engagement. He can discuss plan participant and consumer-facing industry trends, retirement plan education, the RPS high-touch model, which includes one-on-one meetings with retirement consultants, markets, and Plan Sponsor Experience and Participant Engagement business issues.

Sharon Scanlon is senior vice president, head of Customer Experience. She can discuss the customer experience, industry trends and strategies. She can also speak about employer-sponsored retirement plan products and trends.

Gregg Holgate, senior vice president, head of Institutional Retirement Distribution, can discuss sales and industry trends in the retirement space, specifically in the mid-large market.

Joe Mrozek is vice president, national sales manager for the Intermediary Retirement Plan Services division of Lincoln Financial Distributors. Joe can discuss retirement plans for small-business owners, as well as industry topics that are important to advisors.
Lincoln Financial Network (LFN)

Lincoln Financial Network (LFN) is the retail wealth management organization of Lincoln Financial Group and includes four channels: Lincoln Financial Advisors (LFA), Lincoln Financial Securities (LFS), General Agency and Agency Building General Agent (ABGA). LFN delivers personalized support and services to help its network of over 8,900 financial professionals and general agents build professional practices and provide comprehensive financial planning services to affluent individuals, business owners and families.

Subject Matter Experts:

David Berkowitz is president of LFN, leading the retail wealth management division of Lincoln Financial Group. He can speak to trends across LFN’s businesses including: LFN’s differentiated offering for independent financial advisors and producers, transformative technology, and LFN’s views on some of the challenges and opportunities facing financial advisors and broker-dealers in today’s market environment.

Stafford Moser is head of the General Agency Channel and LFS, with responsibility for the strategic growth and distribution of Lincoln’s life insurance and annuity offerings and securities offered through its broker-dealer. He can speak to the importance of long-term care and insurance, along with the role producers have in helping clients achieve long-term goals.

Tom Eusebio is head of the ABGA Channel and LFS, with oversight for the distribution of Lincoln products, sales support and benefits to financial services professionals to assist producers in building their businesses. He can speak to trends in the insurance marketplace and best practices for developing and attracting thriving agencies.

John DiMonda is head of LFA, with responsibility for driving strategic business, sales and recruiting growth for LFA’s network of independent advisors through more than 70 field offices nationwide. An experienced leader in coaching and managing successful financial advisors and practitioners, he can speak to industry trends impacting financial advisors and strategies to improve productivity and results for their independent practices.

The WISE Group is a grassroots organization within LFN focused on inspiring, supporting and educating women in the financial advisory industry. WISE leadership and members can be made available to speak on several topics relating to women in the financial advisory industry, the unique needs of women as investors, financial planning and insurance clients.

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Media contact information

Subject matter experts at Lincoln are available for media interviews on a broad range of topics. To coordinate an interview with any of Lincoln’s experts, please contact one of our communications professionals:

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Regulatory and legal issues, crisis situations, financial matters and other corporate issues.

Holly Fair
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Personal finance research findings and other thought leadership campaigns. Also, crisis situations, investment matters and other corporate issues.

Rose Cuozzo
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Information Technology and Digital inquiries.

Lucy MacNichol
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Recruiting trends and other Human Resources-related inquiries.

Cara Levy
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Diversity and Inclusion; Lincoln Financial Foundation and other philanthropic-oriented inquiries.

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Lincoln Financial Group is the marketing name for Lincoln National Corporation and insurance company affiliates, including The Lincoln National Life Insurance Company, Fort Wayne, IN, and in New York, Lincoln Life & Annuity Company of New York, Syracuse, NY. Variable products distributed by broker-dealer/affiliate Lincoln Financial Distributors, Inc., Radnor, PA. Securities and investment advisory services offered through other affiliates.