**Guillermo F. Lugo, MD**

2203 Mill Pond Dr, South Windsor, CT 06074

Home 860-644-6246 – Cell 860-836-4461

gfl3@cornell.edu

EXPERIENCE

***Prudential Financial, Hartford, CT 2007 to Present***

***Planning and Analysis Manager***

Key responsibilities include leading the quarterly forecast and planning cycle for the Bank & Brokerage Solutions Group (BBSG) business unit with $30 million in expenses and $60 million in earnings.

* Leading the internal Interest Rate Risk management process for Prudential Bank & Trust.
* Responsible for Prudential Bank & Trust’s Brokered CD program, which involves managing the placement agent relationships (new and existing) and monitoring Brokered CD market rates. Placed $70 million of new brokered CDs during 2011
* Developed a forecast model that allows the business unit to better forecast Revenue, Expenses, Income, Assets Under Management, Sales and Flows for the forecast period in each of our product lines. The improvements to the model have allowed us to use the forecast model as a monthly "Early Warnings" tool rather than only as a quarterly forecast tool. Through closer partnerships with Retirement Planning & Analysis, DC Full Service Planning & Analysis and Asset Management team, integrated the Bank & Brokerage Solutions forecast into the overall Prudential Retirement forecast
* Led the Cost Foundation update project for BBSG and Individual Solutions groups. Successfully redesigned Cost Foundation templates for BBSG and partnered with Individual Solutions Team to redesign their Cost Foundation templates
* Developed new sales compensation plans for the Retail Sales Organization for 2008 and 2009 in partnership with members of the finance, HR and sales teams.
* Developed a financial model that analyzed various possible scenarios relating to the sale or transfer of BBSG’s brokerage products to another Prudential entity. As part of this process, engaged a diverse group of associates (finance, operations, product development, client management and business intelligence) to brainstorm and seek out the best possible solutions. Presented findings to senior leadership and reached buy-in in keeping brokerage business within BBSG. Estimate that Revenue improvement in 2009 and future years will be approximately $2.5 million depending on initial attrition levels
* Hartford co-site lead for the Hispanic Heritage Network

***Strawbridge Association, South Windsor, CT 2009 to Present***

***Board of Directors – Treasurer – Volunteer position***

* Responsible for financial oversight of the association. Work closely with the property manager in the review of the association’s monthly Income Statements and Balance Sheet.
* Responsible for management of the association’s annual $1.1 million budget and for leading the association’s Finance Committee in the preparation of the annual budget and presentation to unit owners during the annual meeting.
* Other responsibilities include coordinating with the property manager the financial aspects of a $5 million capital improvement project. This includes coordinating the bidding process, choosing a contractor, securing project financing and presenting to unit owners.

***ING U.S. Financial Services, Hartford, CT 2000-2006***

***Lead Financial Analyst –Strategic Marketing 2005-2006***

Lead financial role in working with other ING U.S. Financial Services departments to reduce print costs, transition to a Print on Demand environment, and develop an overall print strategy

* As part of two Six Sigma projects, achieved first year savings to ING of approximately $400,000 and estimated second year savings of $1.0 million
* Led financial analysis on a Regulatory Document print strategy with an estimated 20% first year savings from implementing Print on Demand and consolidating warehousing and fulfillment activities

***Lead Financial Analyst- Rollover Payout Business 2002-2005***

Responsible for managing a $20 million direct budget and a $35 million P&L budget. Also responsible for assisting in the preparation of the Strategic Plan.

* Ensured timely and accurate monthly reporting and analysis, forecasting and strategic plan support in a rapidly changing environment of increased project work and continued pressure on controlling expenses
* Reviewed and tracked actual vs. plan financial results for various P&L lines in the Rollover Payout group, prepared monthly expense and headcount variance analyses, and presented monthly results to ING senior managers during monthly conference calls
* Implemented variable compensation policy by designing an Excel model to accurately calculate payments for approximately fifty different employees. The process occurred under a tight time frame due to various IT systems and sales reporting constraints and payroll deadlines

***Consultant - Strategic Planning Unit 2000-2001***

Primary responsibilities included the development of strategic/operational business, financial and expense plans. Conducting research associated with business issues and plan formulation and participating in various special projects

* Assisted in developing a financial model for a new upstart business within ING U.S. Financial Services taking into account key management assumptions and constraints
* Developed a financial model to evaluate the equity purchase of an online company. Senior Management used the model as a basis for price negotiations
* Established competitive analysis function to support strategic analysis and business area decision-making. Increased scope of and number of companies followed, as well as number of metrics reported.

***Office of the President of Nicaragua – Technical Secretariat, Managua, Nicaragua 1999***

***Consultant (Summer Internship)***

* Analyzed ongoing Inter-American Development Bank and World Bank financed health sector investment projects in Nicaragua and their relationship to current sector strategies, policies and needs
* Analyzed and prioritized investment projects in the health sector presented at the Stockholm Consultative Group Meeting
* Authored a technical reference paper on the current status of the health care sector in Nicaragua

EDUCATION

***Master of Business Administration*** *2000*

Cornell University - Johnson Graduate School of Management, Ithaca, NY

Concentration in Health Care Management and Finance

Research Assistant – Accounting

***Doctor in Medicine*** *1994*

University of Panama - School of Medicine, Panama City, Panama

Medical School Journal – Managing Editor

ADDITIONAL INFORMATION

Fluent in English and Spanish

CFA Level II Candidate, Six Sigma Green Belt trained

Proficient in Microsoft Office, PeopleSoft, Hyperion Budgeting & Planning tools, Cognos, Bloomberg