

**MARC STEPHEN SCHOENFELD**

Phone: 954-881-5190

Email: [anewmarc@gmail.com](mailto:anewmarc@gmail.com)

**ACCOMPLISHMENTS**

- 30 years of Business and Financial Management experience, 20 years with Fortune 100 company.
- Proven track record of driving steady, predictable and profitable growth.
- Demonstrated management proficiency across organizational spectrums; from small to large finance organizations (25 to 6000 staff) as well as of start-ups.
- Strong relationship and business skills help drive strategic partnerships and formulate business and planning initiatives.
- Lead architect of direct insurance business and risk management software product from design to development and implementation. Built small and large business and technology solutions for business and reengineering benefits.
- Managed diversified \$1 billion investment portfolio and assets of pension and employee benefit trusts.

**EXPERIENCE**

**Treasurer and Chief Financial Officer**

*Royal Neighbors of America Rock Island, IL*

2012-2017

**Enterprise Risk & Capital Management Consultant to CRO and Treasurer**

*Lincoln National Group Radner, Pennsylvania*

2011-2012

**Managing Partner**

*EZ Decisions, LLC Ft. Lauderdale, FL*

2005-2011

**Executive Vice President and Chief Financial Officer**

*American Express Company New York, NY*

1985-2005

- **Senior Vice President**

*American Express Company New York, NY*

2000 – 2005

- **Chief Financial Officer**

*American Express International New York, NY*

1993 – 2000

- **Senior Vice President, Finance Reengineering and MIS**

*American Express International New York, NY*

1992 - 1993

- **Managing Director and Chief Financial Officer,**

*American Express Bank Limited*

1985 - 1992

**Chief Financial Officer – United States**

*Amsterdam Rotterdam Bank, New York, NY*

1982 - 1985

**Audit Manager, SEC and Management Consultant**

*Arthur Young & Company, New York, NY*

1978 - 1982

**PERSONAL**

Certified Public Accountant

BS Accounting Brooklyn College 1973

Personal Development Program 1995-2016

Married with 4 children

Former volunteer fireman

Hobbies – Scuba Diving, Cycling

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**Treasurer and Chief Financial Officer**

*Royal Neighbors of America Rock Island, IL*

2012-2017

- Drove financial engineering and outside partner deals to deliver 25+% growth and industry leading capital health in a flat or declining industry over last 5 years
- Responsible for managing diversified \$1 billion investment portfolio through market both internal resources and leading strategic partners, accounting, products, strategic planning, pricing and audit.
- Served as chair of Risk and Reinsurance Committees and served as board liaison for Finance and Investment committees and trustee for pension and other employee benefit plans.
- Managed outside rating agencies and built ERM holistic processes; Led executive relationships with outside distribution partners.

**Risk Management Consultant**

*Lincoln National Group Radner, Pennsylvania*

2011-2012

- Created, documented and implemented a new business Risk Self-Assessment Program across all Operating Units culminating in Enterprise level results.
- Designed, documented and implemented use of Economic Capital and Economic Value principles within the business decision systems like the model of Risk Self-Assessment. It included creating an entire business risk decision framework and economic balance sheets to engage the executive team and management in the use of Risk of ruin and EV capital for risk management and decisions.
- Help existing staffs accelerate the changes required by helping integrate and implement required changes in Rating agency, Board and ERCC reporting.

**Managing Partner**

*EZ Decisions, LLC Ft. Lauderdale, FL*

2005-2011

- Created innovative solution for Fortune 500 Executives and Boards to enable them to manage quantified financial risks in today's environment
- Developed white label product for Big 4 distribution partner which: enables the executive team to proactively manage "quantified" financial risks prior to release of earnings to the street; to drive accountability beyond the CEO and the CFO; and creates the necessary visibility to effectively manage the Board, regulators and rating agencies.
- Created effective decision-based risk controls structure that more than offsets the investment cost with "hard" savings from elimination of many existing low value process and audit activities.

**Senior Vice President**

*American Express Company New York, NY*

2000 – 2005

- Led critical strategic imperatives for the Company by implementing new business processes and required tools.
- Mitigated large earnings exposures and stabilized future earnings streams by implementing workable asset and liability management function and derivatives based strategy for the \$80 billion balance sheet at American Express Financial Advisors.
- Developed and implemented new ROEC- based decisioning framework for AXP. Fundamentally changed over \$1 billion of annual investment decisions.
- Delivered \$400 million in capital reengineering initiatives.
- Designed and developed 2nd generation global financial consolidation and reporting capabilities for American Express.
- Designed and developed web enabled financial Self Servicing Capabilities, including knowledge capture capability for 10,000 AXP employees globally.
- Piloted innovative internal consulting organization that separated current state finance operations from future process development.

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**Chief Financial Officer**

*American Express International New York, NY*

1993 – 2000

- CFO of the 3rd largest business unit at American Express serving over 20 million consumers and businesses in 100 countries. Businesses included payments, card, lending, retail banking, network and wealth management. Led a team of over 1800 people in 25 major countries, financially managing businesses generating annual revenue of over \$3 billion.
- Proactive business leader focused on driving revenue and earnings growth. Active leader in TRSI Executive Committee. Served as foundation for five different CEO's.
- Transformed business into high growth by expanding products, realigning business models and delivering over \$ 500 million in reengineering savings while improving customer satisfaction and quality.
- Managed "tens" of deals - business and portfolio acquisition, franchises, joint ventures, distribution and services and divestures.
- Implemented product and customer-based decision capability, designed long term planning process adopted for AXP and introduced compliance self-assessment in the business.
- Led finance culture change by creating global finance processes and 3 shared services centers to replace local finance in 40 countries.
- Served on joint venture and internal Boards of Directors.

**Senior Vice President, Finance Reengineering and MIS**

*American Express International New York, NY*

1992 - 1993

- Led transformational design and execution of AXP global finance technology infrastructure enabling creation of global processes and tools to better manage the business and to support high quality, low cost shared services environment.
- Developed strategic blueprint for Global Finance architecture and applications.
- Designed and implemented first truly global financial consolidations capability which is still in use today.
- Automated global intercompany accounting, journal entry processing and purchase to pay applications.
- Implemented TQM in global finance.

**Managing Director and Chief Financial Officer,**

*American Express Bank Limited*

1985 - 1992

- CFO of the International banking arm of American Express. AEB provides corporate, correspondent, treasury and private banking services in 30 countries outside the U.S.
- Financially engineered profitable businesses in 20 key markets / business lines.
- Designed and automated bank MIS from new general ledger systems to rolling forecast processes.
- Led negotiations on \$1 billion sale of private bank, sold or equity converted \$2 billion of LDC debt, managed divestiture of aircraft leasing business.
- Advised on i2d2 LDC debt crisis solutions.
- Reengineered bank finance into corporate utilities.
- Managed AXP and bank boards, regulators, rating agencies and internal investigations.

**Chief Financial Officer - U.S.**

*Amsterdam Rotterdam Bank, New York, NY*

1982 - 1985

**Audit Manager, SEC Advisor and Management Consultant**

*Arthur Young & Company, New York, NY*

1978 - 1982