

# Julia Salnikova



Innovative and results-driven senior product leader with 20+ years of experience in financial services and a proven track record of leveraging innovation frameworks and design thinking principles to achieve transformative outcomes in product development and customer experience. I thrive at the intersection of creativity, strategy, and execution and my passion lies in tackling complex problems through deep customer research and product design and development that drives outcomes. Take a look at my work at [www.andara.studio](http://www.andara.studio)

## BACKGROUND AND RESULTS

### Product Development and Innovation Leader

Seasoned in integrating innovation, product and experience design with a focus on data-driven insights, buyer behavior, and consumer preferences across digital and traditional platforms in financial services and health-tech.

- **Innovation:** Guided the development of 10 MVPs and 2 full-scale digital solutions, including a Fortune 100 goals-based banking app, a preventive care behavioral health solution, and a portable benefits platform for freelancers, delivering innovative, regulation compliant solutions on time and budget.
- **Strategy:** Reimagined the investment strategy of the fiduciary oversight investment platform creating a new and innovative advisor friendly ecosystem that has garnered more than 100 Billion in assets. And most recently, redesigned the Wellbeing space in Retirement and Group Insurance industry and executed on a multi-year strategy by launching behavioral health, financial wellbeing and physical wellness digital ecosystem doubling platform growth and saving 3 days in disability duration.
- **Market Differentiation:** Spearheaded the launch of the organization’s first target-date offering with award-winning digital marketing campaigns, positioning it as a market leader.
- **Cross-functional Leadership:** Experienced in influencing executive leadership and key stakeholders to gain buy-in for high-impact projects. Strong ability to navigate complex organizational structures, mediate competing priorities, and drive consensus through data-driven storytelling and a customer-first approach.

### Innovation Ecosystem Development in Fortune 500 Company

Founding member of the strategic venture capital and innovation team at Prudential, featured in IDEO’s 2017 Journal as a model lab alongside Boston Children’s Hospital.

- **Driving Transformation:** Established innovation strategy, team charter, and design-thinking methodologies tailored to drive transformation within an established insurance institution.
- **Ensuring Impact:** Led the successful rollout of an innovation pipeline across key SME departments to implement new product strategies, leading the executive team to broaden their strategy horizon from 1 to 10 years.
- **Anticipating Market Shifts and New Distribution Models:** Led the creation of new business models through foresight analysis enabling proactive responses to market shifts and changing customer expectations.

### Recognized Speaker at Industry Events

Frequent speaker and panelist at Fintech, Insurtech, and Design Thinking events, as well as industry conferences like LIMRA and DMEC. Active member of Women in Innovation and collaborator with insurance innovation leaders on the East Coast.

## CONTACT

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## EXPERTISE

Product Strategy and Design

Innovation Frameworks

Design Thinking Methods

Digital Product Development

Investment Product Development

Market Research and Innovation

B2B and D2C Marketing

Business Case Development

Building high functioning teams

Talent Management

Chief Business Ethics Officer

## INDUSTRY BACKGROUND

Financial Services

HealthTech

InsureTech

Nonprofit

## OFFLINE

Investment and Marketing Committee

on The Hartford’s Bishop Foundation

Founder of Andara Studio Consulting

Women in Innovation member

Personal hobbies include spending time with my family while hiking, skiing and traveling the world.