



Mark M. Skinner

Executive Chairman of the Board

Mark M. Skinner is the Executive Chairman of U.S. Retirement & Benefits Partners, which he co-founded in 2007 and was the Chief Executive Officer until January 2023. He has a deep background in both retirement and employee benefit plans and sees technology as a key tool to assisting employers and employees to make fully informed decisions. He is committed to the values of ESG and, with his senior leadership team, has led the growth of the organization to become one of the preeminent national independent firms delivering both retirement and benefits services to the market.

From 2000 until 2006, Mr. Skinner was the president and chief executive officer of the Retirement Services Division (previously known as The Copeland Companies) of CitiStreet, a joint venture between Citigroup and State Street Corp. The organization he led consisted of 25 regional offices and 500 financial advisors. The organization served more than 4,000 public schools, 500 municipalities, 1,800 hospitals and 6,000 corporations with \$20 billion in assets. He was also a member of the Executive Operating Group of CitiStreet, which was the second largest retirement plan recordkeeper in the United States at the time.

Mr. Skinner was the president of the Broker Dealer, with over 600 registered representatives. He was also the president of the Investment Advisory business and a member of the Board of Directors of the American Odyssey Funds, a mutual fund family that he helped found.

Mr. Skinner joined Copeland in 1980 and directed the firm's operations in Pennsylvania as regional manager and subsequently regional vice president. In 1986, he was promoted to national sales director, and in 1995, he was promoted to president. He led the company's dramatic growth to annual revenues of \$150 million. During his time as president, he redirected the company's focus to greater emphasis on the long-term planning needs of individual plan participants through the introduction of sales automation tools. This initiative, known as Financial Planning for Retirement, became a core strategy of the organization and a breakthrough industry direction. Coupled with the delivery of voluntary payroll deduction employee benefits, the organization pioneered the delivery of retirement and benefits through a single provider.

For six years prior to joining Copeland, Mr. Skinner's career focused on employee benefits as an associate pension consultant and a group insurance consultant with UNUM Corp.

Mr. Skinner received a Bachelor of Science degree in business from the University of Maine and is a graduate of The Stanford University Business School Executive Program for Smaller Companies. He has also served as a corporate academy liaison for the National Academy Foundation, and as an active participant in many Habitat for Humanity projects, including rebuilding efforts in New Orleans after Hurricane Katrina and in New Jersey after Hurricane Sandy. He is a registered principal with FINRA. He also is engaged with the University of Maine Graduate School of Business as an architect of the Maine MBA Academy.