

GINA R. WARDLOW

Ginahill626@comcast.net • (609) 238-4631 • www.linkedin.com/in/gina-wardlow-jd

CORPORATE COUNSEL

Innovative attorney with an entrepreneurial mindset that successfully leverages expertise to counsel corporate clients on legislative and regulatory compliance, contract management, vendor, and procurement engagements, as well as corporate governance. Proficient in conducting effective negotiations and devising settlement strategies in million-dollar litigation and regulatory matters. Excels in drafting and delivering presentations to management regarding issues and matters posing significant business risk.

PROFESSIONAL EXPERIENCE

STANDARD INSURANCE COMPANY

FEBRUARY 2021 - PRESENT

SENIOR COUNSEL – RETIREMENT PLANS

Counsel the Institutional Stable Asset business related to product development, contract filing strategy and regulatory compliance as well as providing risk based legal guidance involving services offered through managed Third-Party Administrator relationships and directly to qualified and non-qualified retirement plans.

THE PRUDENTIAL INSURANCE COMPANY OF AMERICA

JUNE 2006 – SEPTEMBER 2020

CORPORATE COUNSEL – RETIREMENT DIVISION

Counseled the Retirement business related to investment management, administrative and recordkeeping services provided to public, private and non-profit organizations in the defined contribution, defined benefit and non-qualified employment benefit, retirement, and pension risk transfer markets.

- Provided guidance related to legal and contractual risks associated with outsourcing services, third party administrators, data privacy and information security in support of business specific projects, enterprise-wide initiatives and regulatory exams including lost participants/retirees, undeliverable and returned mail, death claim processes, uncashed checks and abandoned property.
- Reviewed non-standard contract language and successfully negotiated acceptable language during challenging client discussions during the pre/sales and servicing phases including RFPs, nondisclosure agreements, administrative services, and investment management services.
- Monitored new and emerging legislation via legal and business industry groups and the engagement of External & Government Relations and counseled the business on the application and impact of such legislation on business practices and procedures.

THE PRUDENTIAL INSURANCE COMPANY OF AMERICA

DECEMBER 2005 – JUNE 2006

DIRECTOR, COMPLIANCE – GROUP INSURANCE DIVISION

Managed the development, coordination and monitoring of compliance strategies involving group variable universal life insurance, third party distribution channels and the related services and agreements.

- Responsible for oversight of the compliance program for licensing & registration of sales personnel and offices, site visits, as well as SEC and FINRA inquiries related to the GVUL product.
- Reported directly to the Chief Compliance Officer; significantly contributed to strategic projects involving regulatory matters.

THE PRUDENTIAL INSURANCE COMPANY OF AMERICA

NOVEMBER 1998 – JUNE 2005

DIRECTOR, CONTRACT COMPLIANCE – GUARANTEED PRODUCTS

Led the contract compliance, drafting and technology units responsible for the development of technology applications, databases and systems used to support document and contract drafting and issuance, internal workflow monitoring as well as legislative and regulatory compliance monitoring databases and applications related to group annuity form filings for use in the pension and retirement markets.

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- Negotiated approval of group annuity contract and certificate forms and plan of operations filings with regulators involving product structure, extraterritoriality, eligible group requirements and other state insurance law requirements.
- Lead team responsible for implementation of the SERFF, national rate and form filing database for all businesses in the Prudential enterprise.
- Developed internal compliance review process for newly developed registered group variable annuity contract forms and the ultimate filing and approval with the SEC.

Additional Professional Experience

LOGAN ENTERPRISES, LLC, OWNER - RITA'S WATER ICE

BRAME ENTERPRISES, LLC, PARTNER, CONSULTING & PROJECT MANAGEMENT

FREEMAN, ZELLER AND BRYANT, LLP - ASSOCIATE ATTORNEY - GENERAL PRACTICE

AREAS OF EXPERTISE

Contract Review

Regulatory Compliance

Corporate Governance

Contract Management

Life Insurance Regulation

ERISA & Retirement Plans

Litigation Management

Securities Regulation

Privacy Regulation

EDUCATION

Juris Doctor, Rutgers School of Law – Juris Doctor

Admitted to Practice: New Jersey

Bachelor of Arts, Livingston College -Rutgers University

COMMUNITY & PROFESSIONAL AFFILIATIONS

Jersey Explorer Children's Museum, Board President

Rutgers School of Business Mentor

Earl's Pearls, Inc., Board Secretary

Garden State Bar Association

NJ State Bar Association

Lawnside Scholarship Club, Inc., Member

Rutgers School of Business Team Up Mentor