

Ronald A. DeCicco

Ronald A. DeCicco, CLU is the Vice President of Sales and Marketing, Fixed and Variable Products with RBC Insurance, the insurance organization of the Royal Bank of Canada. In this position, Mr. DeCicco directs the sales and marketing efforts for RBC Insurance fixed annuity, variable annuity and life insurance product lines to independent agents and broker-dealers. Since joining the Company in 1998, Mr. DeCicco has been deeply involved in the development and launch of the company's variable, traditional and fixed index lines of life and annuity products.

Prior to joining RBC, Mr. DeCicco was the head of Jefferson-Pilot Securities Corporation for Jefferson-Pilot Life Insurance Company, Greensboro, North Carolina. He also held the position of National Sales Director for Jefferson-Pilot's fixed and variable annuity product lines. Mr. DeCicco began his career with The Prudential Insurance Company of America in Newark, New Jersey where he held the position of Vice President, Marketing. There, he worked on product development, sales and marketing for insurance based securities products through the company's career, life brokerage and securities distribution channels.

Mr. DeCicco earned his B.A. and M.A. degrees from Seton Hall University. He received the Chartered Life Underwriter designation from The American College in Bryn Mawr, Pennsylvania. He holds the Series 24 license (General Securities Principal) from the National Association of Securities Dealers (NASD). Mr. DeCicco is the Chairman of the Education Committee for the Retirement Income Industry Association (RIIA), a member of the National Association for Variable Annuities (NAVA), company representative to the National Association for Fixed Annuities (NAFA), and serves on the Broker Dealer Services Committee of the Life Insurance Marketing and Research Association (LIMRA).