



## Robert-John H. Sands

Senior Vice President, General Counsel and Corporate Secretary  
Ameritas Mutual Holding Company  
Bethesda, Maryland

### Work History

- Elected senior vice president, general counsel and corporate secretary – Ameritas Mutual Holding Company – 2011
- Elected senior vice president, general counsel and corporate secretary – Ameritas Life and Ameritas Life of New York – 2014
- Elected senior vice president and general counsel – Ameritas Mutual Holding Company – 2006
- Elected senior vice president and general counsel – Ameritas Acacia Mutual Holding Company – 1999
- Elected general counsel – Ameritas Acacia Mutual Holding Company – 1999
- Elected general counsel – Acacia Life Insurance Company – 1998
- Elected senior vice president and general counsel – Acacia Life – 1992
- Elected vice president and general counsel – Acacia Life – 1992
- Elected corporate counsel, assistant counsel, associate counsel and vice president – 1983 to 1987
- Prior service on various subsidiary boards
- Joined Acacia Mutual Life Insurance Company as staff attorney – 1981

### Education

- M.S. degree, Laws in Taxation, Georgetown University Law Center – 1981
- Juris Doctorate degree, University of New Hampshire School of Law – 1977
- B.A. degree – University of Maine – 1974

### Professional Designations

- CLU (Chartered Life Underwriter)
- ChFC (Chartered Financial Consultant)
- FINRA Series 7 and 24 securities licenses (1985 - 2014)

### Business and Community Activities

- U.S. Supreme Court
- U.S. District Court (D.C.)
- U.S. Court of Appeals for the District of Columbia
- United States Tax Court
- D.C. Bar and American Bar Associates
- ABA Sections of Business Law and Litigation
- D.C. Bar Corporate, Securities and Finance Section
- ACLI – Deputies Committee
- ACLI Insurance Regulatory Committee – Chairman

- ACLI Federal Tax Reform Communication Task Force
- D.C. Life and Health Guaranty Association – Chairman
- Guest Speaker at numerous industry conferences on mutual holding company reorganizations/mergers
- Sierra Club
- Nature Conservancy

### Past Business and Community Activities

- Association of Life Insurance Counsel – Board of Directors
- D.C. Insurance Advisory Committee to the D.C. Commissioner
- D.C. International Insurance Gateway Commission – Member during the Kelly Administration