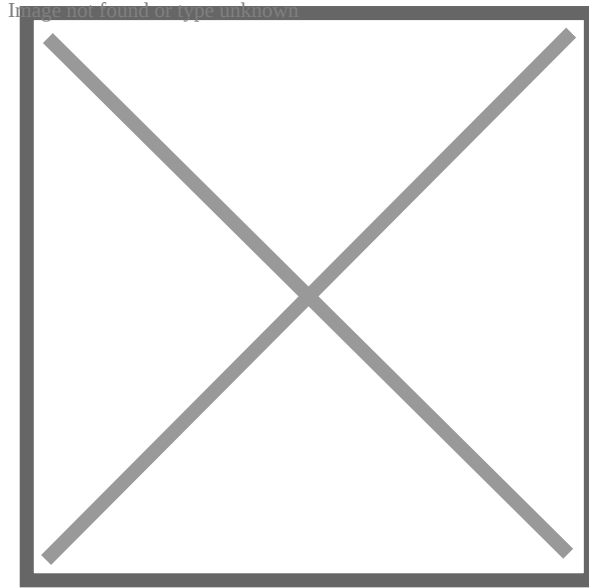


Robert Spencer



Robert Spencer is president and chief operating officer of Toyota Insurance Management Solutions (TIMS), and vice president of Toyota Motor Credit Corporation (TMCC). TIMS serves as Toyota's product development and distribution channel for new and innovative automotive insurance offerings and data utilization. In his role, Spencer is responsible for leading the TIMS organization and developing Toyota's strategy to commercialize branded insurance products and services enabled by new vehicle-based connected technologies, which encourage safe driving and enhance the Toyota and Lexus ownership experience. He is also responsible for guiding all aspects of TIMS operations and profitability.

Spencer joined TMCC in 2020, and, as senior vice president and chief operating officer, oversaw the profitability of TIMS' personal and commercial lines of business

Prior to joining Toyota, Spencer was a managing director at Goldman Sachs, most recently responsible for the bank's Equity Derivatives Sales in the southern United States. He began his career in New York and held a variety of leadership roles during his 19 years at Goldman Sachs, including positions in Tokyo and Hong Kong.

Spencer is noted for his service to the community and serves on the board of directors for Student Sponsor Partners, Scholar Shot, and Collin County Business Alliance.

He earned his Bachelor of Arts degree in Economics from Duke University in Durham, North Carolina.