



**Thomas G. Lozier**  
**Army & Air Force Exchange Service**  
**Executive Vice President &**  
**Chief Administrative Officer**

Tom Lozier is the Executive Vice President and Chief Administrative Officer (CAO) for the Army & Air Force Exchange Service (Exchange), at the organization's headquarters in Dallas.

The Exchange is a non-appropriated fund entity of the Department of Defense. Established in 1895, the Exchange is the 54th largest retail organization in the U.S. With annual revenues of \$8.2 billion, the Exchange employs approximately 29,000 associates, including military personnel. In the last 10 years, the Exchange benefit has provided \$3.5 billion in earnings for critical military Quality-of-Life programs such as outfitting 712,000 Warfighters at cost annually, providing school meal support for Department of Defense Education Activity facilities overseas and delivering needed services to locations impacted by natural disasters.

Lozier provides strategic vision and leadership for corporate business functions, including Information Technology; Real Estate; Loss Prevention; Equal Employment Opportunity, Diversity and Inclusion (EEOI); and Force Protection.

The Exchange operates more than 4,330 facilities, including department and convenience stores, restaurants, malls, movie theaters, gas stations and other specialty retail businesses on military installations. The Exchange's operations span 50 states, four U.S. territories and more than 30 countries. Additionally, the Exchange Credit Program manages a \$2.1 billion credit card receivables portfolio.

To support combat readiness and provide foreign-based service members and their families with U.S. products, the Exchange operates bakeries in Europe and Asia and water bottling plants in Europe under 10 brand licenses from U.S. consumer goods companies, including Wonder Bread, Krispy Kreme and Culligan.

Diversity, equity and inclusion are at the core of the Exchange's culture and represent the strength of the organization. The Exchange challenges itself in its ability to recruit, hire, promote and retain a diverse and inclusive workforce to create business advantages and opportunities for growth. A major employer of Veterans and military spouses, the Exchange has hired more than 1,900 Wounded Warriors since 2010 and more than 55,000 Veterans and military spouses since 2013. The Exchange aims to hire a total of 75,000 Veterans and military spouses by 2026.

A native of Jackson, Michigan, Lozier has 35 years of retail industry experience. He received his Bachelor of Science in 1974 from the United States Naval Academy at Annapolis, Maryland. He

graduated from Harvard Business School in 1982, where he earned a Master of Business Administration.

Prior to joining the Exchange, Lozier was an independent business consultant engaged in several projects, including the launch of Loehmann's Stores' e-commerce fulfillment center. He was also the Senior Vice President of Operations for Finlay Fine Jewelry Corp. in New York, where he was responsible for store support operations, logistics and merchandise distribution, asset protection, product services, store displays, and other sales support activities.

Lozier was also the owner and President of Warden West Corp., a company providing third-party logistics support to Macy's West, Broadway, Emporium Capwell and Bloomingdale's in the western United States. Prior to Warden West, Lozier worked as a Divisional Vice President for Lazarus, a division of Federated Stores. There, he successfully led the consolidation of the distribution functions and installation of state-of-the-art merchandise processing systems.

Lozier began his Exchange career when he was named Vice President of Logistics in late 2012. He was promoted to Senior Vice President of Supply Chain Transportation in 2014 and to his current role as the CAO in March 2020.

Lozier was an active duty and reserve officer in the U.S. Navy Supply Corps for more than 20 years. At one point during his naval career, he served as Planning Officer for the Navy Exchange Command. He was awarded the Meritorious Service Medal by the Chief of Naval Operations and retired as a Captain.

(Current as of September 2022)