

Maria Fraga

Account Executive
Ethos Benefits
Orlando, Florida

Maria Fraga is an Account Executive at Ethos Benefits with more than 25 years of experience helping organizations build employee benefits strategies that support growth, workforce engagement, and long-term business stability.

Maria's expertise spans employee benefits, global benefits strategy, mergers and acquisitions, and international workforce expansion. She has advised employers ranging from emerging companies to complex multinational organizations, helping them build scalable benefits programs that hold up across borders and business stages.

Before joining Ethos Benefits, Maria served as Senior Vice President and Global Client Service Benefits Market Leader at Lockton, where she led multinational client engagements across more than 65 countries, managed a high-performing consulting team, and launched new advisory verticals focused on global M&A and international workforce expansion. Her leadership in the industry has been recognized externally, including a feature in CIO Views highlighting her strategic vision and people-centered approach to benefits consulting.

Earlier in her career, Maria led Global Benefits and Wellbeing at John Hancock Manulife, giving her direct, operational experience designing benefit programs that balance employee needs, business priorities, and global complexity.

Maria was drawn to Ethos Benefits by its fiduciary approach to employee benefits, an approach she believes is too often missing in the industry. At Ethos, she partners with organizations to deliver benefits strategies built on transparency, accountability, and what's actually right for the client.

Outside of work, Maria enjoys traveling, gardening and spending time with her family.