

DBS Employee Recognition Program

Employee of the Month - 2016 Recipients

DBS 2016 Employee of the Year



Senior Case Design Analyst Annette Miller was chosen as this year's recipient of the DBS Employee of the Year award. Annette consistently offers our customers positive and memorable customer experiences, and she is a true asset to the DBS Team, displaying excellence and detail in everything she does. She is thorough, detailed, and quick in her response time, and she treats all customers as a priority.

Annette truly embodies the DBS Employee Pledge: "...to continually astonish her customers, to listen to her customers and strive to understand their true objectives, to build meaningful relationships with the people she serves, and in doing so each and every day help to distinguish DBS from our competition." As a two-time Employee of the Month Recipient for 2016, she is truly deserving of the Employee of the

Year award. Congratulations Annette!

Annette Miller - December Employee of the Month

It is probably no surprise to anyone that if there was going to be a person that would be a 2 time winner in one year – it would be Annette Miller. Being Employee of the Month means going above and beyond what is required of your position and Annette does that every single day.

Annette not only does a stellar job as a Senior Case Design Analyst for DBS, but takes every task given to her and takes it to another level. For several years Annette has been the DBS Internal Linked Benefit Specialist and has really excelled in this additional responsibility given to her. Not only is she a great resource for any questions thrown at her about these products, but she has created several tools for the Case Design Team, other DBS departments and also for our customers to use to weed their way through the various products we offer. Annette has created and given numerous webcasts to our customers to explain the nuances of these products, which is no easy feat being this is a constantly changing marketplace requiring her to update all materials on a regular basis. In addition to her role as Linked Benefit Specialist, Annette is constantly creating and sharing tools for the Case Design Team that assists them in their day-to-day tasks and allows them to be more efficient. Though Annette receives at least one nomination almost every month, in the month of December she received multiple nominations not only for her efforts as the Linked Benefit Specialist, but also for the excellent job she does working with some of our high-end agents who have also taken their valuable time to nominate her.

Here are two nominations she received in December that demonstrates Annette's dedication to DBS:

From an agent's office, "From the very start, I have admired Annette for her professionalism and friendly manner in assisting me to get proposals for life insurance for the advisors I work for. Annette has never hesitated at the number of ways we would like to see proposals run. When the situation calls for it, she has provided this wonderful summary system that the advisors can look at and decide which product may be the best for the client at hand. Annette is always cheerful and eager to help with getting proposals to us as quickly as possible. When she tells me she will "get it to me shortly", I know I can depend on her word! It has been a delight to get to know Annette. I think Annette is a wonderful "jewel" for DBS – she indeed is a wonderful representation of DBS. I certainly hope she would not only be considered for employee of the month, but also as employee of the year for 2016!"

From a co-worker, "Annette presented to 19 advisors regarding the LTC linked product platform. The agents expressed admiration to Annette for her level of expertise and product knowledge. Her efforts were well recognized by the group. The quality of the presentation is also well recognized and puts a light on DBS as the "go-to" resource for sales support and product expertise."

Not only does Annette consistently receive nominations, but she constantly nominates her co-workers each and every month. Annette has been with DBS for 6 years. She was chosen out of 4 agent nominations and 6 co-worker nominations (she had 3 out of the 10 nominations!).

She greatly enjoys her family time in her new home, but also makes time for overnights and weekends with her girlfriends and her twin sister. She loves pampering herself by getting massages, pedicures and manicures and she recently taught herself how to apply her own gel manicures. Being active is important to Annette and she is always using her Fitbit to make sure she is getting all of her steps in each day. You might see her marching in the kitchen from time to time, to get her steps in.

Peg MacArthur - November Employee of the Month

Peg has been with DBS just over 20 years with a slight break in her employment until she saw the light and came back. Her first position was executive assistant to DBS founder George Van Dusen III. Peg is one of the few employees that had the pleasure of knowing Tori and Chip as teens running around DBS, performing various duties in the office.

One of Peg's co-workers who nominated Peg called her the "Superstar Underwriter" and noted, "Peg you never skirt the tough stuff. You head it straight on and own it as you advocate for the advisor and the client." An advisor stated that he was very appreciative of the time and care Peg took with one of his clients along with a personalized approach to call the client and sell the case to the insurance company. The case went from a Table 8 to a Standard. An agent's assistant said she is a very helpful and you can tell she takes pride in what she does every day.

Peg is very proactive in her approach to cases and dealing with agents. She is always happy to help and gets very excited with every win she makes for DBS and the agent. Peg is continuing her insurance education and recently passed her Loma 311 exam and is working towards her ALU designation. Thanks for all you do in keeping the bar so high!

Gail Burkhardt - October Employee of the Month

We are very happy to announce that the Employee of the Month for October was Gail Burkhardt. Gail just had her 1 year anniversary with DBS, but don't let that fool you as she has many years of experience in the financial services industry with over 15 years of Brokerage Case Management experience. She has fit in great with everyone and it's hard to believe it really only has been a year. Her always cheerful and positive outlook is a breath of fresh air and greatly appreciated by all those around her. Gail shows great patience when working her cases. Her skill in being able to negotiate exceptions on cases and being able to expedite medical records requests with doctor's offices always comes in handy. Gail is always going above & beyond for our customers.

One advisor commented, "I wanted to let you know that Gail went above and beyond helping me on Friday. She made extra calls into the carrier and because of her help and time explaining to me the policy information I was able to close the case with the client". This is also recognized by her peers. "An advisor needed 4 policies paid in order to make a very important sales goal. It was a very tight time crunch and Gail spent the majority of her time over 2 days assisting the agent and working with the carrier to make sure the cases were placed in force to meet their goals. She kept calm but still relayed the urgency of the situation to the carrier."

Nicole Ramtahal - September Employee of the Month

Nicole joined DBS just shy of 6 months ago and has already become a valuable member of the Support & Service department. She did not have prior industry experience, but quickly learned the licensing function and is now diving into policy owner services. All in a very short period of time. Even with being so new in her role, she went above & beyond to volunteer to handle a SureLC licensing training session for our Sales team when another member was out unexpectedly. The feedback from this meeting was extremely positive, noting they couldn't believe she was a new employee with her solid knowledge and confidence in the process.

Her positive attitude and professionalism is noted best by multiple co-worker nominations. "Nicole is always positive in everything she does. She is willing to take on anything with a smile." Another co-worker commented, "She is a great team player and is always willing to step in and help." Nicole was chosen as our September Employee of the Month out of 12 nominated employees with 9 agent nominations and 11 employee nominations.

Nicole enjoys spending time with her family, and going out to eat to try different spicy foods. She recently finished school, earning her Bachelor of Science degree in Marketing from Metropolitan State University. We are so happy to have Nicole on our team!

Tasa Flint - August Employee of the Month

Tasa Flint joined the Field Relationship Management team on June 1st of this year – just 3 1/2 months ago. She was referred to Denny by Kristin Dolan and was also endorsed by Lori Walker who said she is "awesome, very bright, was in Sales Support originally so she was immersed in illustrations." They both knew her from their days with the BGA that Tasa left.

About a year ago, she decided to move to San Diego and the BGA she was working for asked her to stay with the company to continue to develop her book of independent financial professionals. Since she was soliciting business through phone

conversations all over the country, where she lived was not an issue. When Denny asked her why she wanted to move to San Diego, Tasa said, "Because I love to surf and that's not a good fit for someone who lives in Salt Lake City!" From the day Tasa first visited DBS, it was evident she was going to be a good fit. Now it is clear her fellow employees agree with that assessment. One of her partners here in Minneapolis had this to say about Tasa: "I was doing some follow up on a few John Hancock cases and was VERY, VERY IMPRESSED when I saw the extensive detail entered into GA about a new Royal Alliance Advisor that wants to work with DBS. It was very thorough, and included a lot of information. For us here in the office who only get to talk on the phone with these customers, this is invaluable information for helping to build a long-distance relationship. I think Tasa is a great addition to the DBS Sales Team, and certainly shows a genuine drive to learn how to best work with DBS!"

Tasa enjoys the beach, dining out, and taking in all that Southern California and Mexico have to offer. She was one of fifteen people nominated in August for Employee of the Month. Please join us in congratulating Tasa as the July Employee of the Month.

Josh Holbrook - July Employee of the Month

Josh Holbrook was named the July Employee of the Month. Josh will celebrate his 1 year anniversary with DBS on Sept. 1st, so in just one year, he has successfully stepped into his role and is standing out enough to be recognized for the contributions he's making to the FASTerm team and to the DBS organization as a whole. Josh joined our FASTerm Case Management Team after working for one of our local carrier call centers. This experience in working our customer base has proven to be a valuable asset and has allowed him to quickly jump in to his position and make an immediate impact on the team.

As noted by one of his co-workers, "Josh always provides wonderful customer service internally & externally. He has been assisting me with some delivery requirements that were pretty intense. Josh, as usual, provided me with answers in less than an hour. We really appreciate his hard work and assistance on the Application Team." This is further supported with kudos from a new potential customer as expressed to their Field Relationship Manager noting that they are extremely happy with the service thus far and that he has done a fantastic job. Because of his and other DBS staff members' efforts with this new advisor and his staff, we have built a strong bridge for future production.

Josh has 2 toy poodles, Scooter & Gertie, Scooter loves to sit on their boat - it's the only place he likes to sit, even when going 40 mph on choppy water! Gertie, on the other hand, loves sitting on their deck watching the deer. Josh hates to cook (other than Ramen noodles!) so most meals are spent dining out. His weekends are often spent at his lake where he enjoys boating and everything to do with lake life. Josh and his partner matching Mini Cooper convertibles. Josh jokes that they take pictures all the time and laugh at themselves for both driving mini cooper convertibles and having 2 toy poodles! Josh was chosen out of 17 employee and agent nominations.

Jesse Sigrist - June Employee of the Month

This is Jesse's second Employee of the Month nod and it comes well deserved. He celebrated 10 years with DBS this past December: 8 years initially as a FASTerm Case Manager, and coming up on two years as a Trad Team Case Manager. Jesse is always one to challenge the norm and think about how we can do things better. While maintaining a large case load, he still looks for innovative ways to bring efficiencies to not only New Business but to other departments within DBS. The most recent example involved how New Business requests illustrations from our Marketing Department. These system enhancements allow us to focus more on our customers and bring our cases to fruition that much faster.

He also continues to provide great customer service. As noted by one advisor, "Thank you for all the work you do for me and my clients. These are game changing events. Your team is the best!"

Jesse's number one priority is his family. His family keeps him busy. They love the outdoors whether that is working in their garden, spending time at their family cabin or exploring nature. He is also a very accomplished guitar player and photographer. Jesse was chosen out of 8 employee and 8 customer nominations.

Troy Lockrem - May Employee of the Month

Troy joined the DBS Policy Services department in 2003 and has been a strong member of that team. He has recently transitioned to our Application team and has taken on his new responsibilities with excellence.

His experience working with different carriers gives him a great perspective of our customers' needs both internally and externally. He anticipates the needs of others and provides outstanding service to our brokers by making sure their needs are met. One of his co-workers who nominated him said, "Troy has been working on my conversion cases for me and has been very helpful on the cases from start to finish. He has been very attentive and is a pleasure to work with. Even when Mel was out of the office last month and there were other things going on in his department that could have overloaded him, he didn't skip a beat. I enjoy working with Troy very much."

Troy has a strong sense of urgency which was evident during a recent experience involving a collateral assignment that one of our Field Relationship Managers wrote in about: "Within a short time period Troy responded to a DBS customer and FRM with a solution and needed follow through. The customer responded back to the FRM with satisfaction and great appreciation for the immediate attention and follow through his request was given by Troy." His willingness to assist on any type of request is a key attribute Troy holds.

Annette Miller - April Employee of the Month

Annette has been with DBS since 2010, and in the past 5+ years she has made quite a great impact on the Marketing Team and on DBS as a whole. Annette always goes above and beyond in everything she does. Not only does she favorably impact the agents she works with on a daily basis, but she is constantly finding new ways to help the Marketing Team with the many tools she crafts herself to make the team function smoothly and on a professional, consistent level. She routinely creates and maintains spreadsheets and flyers that the entire team and the sales team is able to use with agents. If you ask Annette to do anything, she will always take it to the next level and always makes it seem so effortless. In the words of one of her fellow Marketing Associates, "Annette is a Stud!"

One of the agents she works with said, *"I want to nominate one of your employees, Annette Miller. I have been working with Annette for several years now and I have noticed that she shows skill and mastery in everything she does. Annette takes the initiative when explaining and summarizing the product. She also provides excellent illustrations and analysis of the product. This makes it easier for me to present to my clients and they choose to buy your products. I strongly believe that she deserves an award."*

As the internal Linked Benefit Specialist she is consistently helping all departments learn more about the many product offerings we have, how they work and the inherent differences in them. She has assisted the Sales Team with many presentations on Linked Benefit products to various producer groups.

Per another Sales Team nomination, *"Annette certainly gets my vote for making it easier and more profitable for advisors and RMS to do Life Insurance."*

Dawn Goss - March Employee of the Month

Our March employee of the month is the first nominee to receive 9 separate co-worker nominations in one month! Dawn Goss has been a star employee in our licensing department for almost 6 years. She is regularly nominated each month by both agents & her peers for going above and beyond in her job. She is currently taking on an increased workload while still looking for ways to improve our current processes. Dawn continuously maintains a positive attitude, which we all know makes the work day much more enjoyable.

She takes ownership of everything that comes across her desk, and even if at first glance a task doesn't appear to be possible, she thinks outside the box to come up with a solution. Some observations from her co-workers:

- "Dawn has a sincere interest in contributing to the good of the company as evidenced by her forward thinking and willingness to think through alternatives."
- "Dawn always goes above and beyond. She is a true professional and always puts her customers first."

Dawn was chosen out of 9 nominated employees with a total of 16 employee nominations and 3 agent nominations.

Sherri Schug - February Employee of the Month

Sherri Schug, a Case Manager on our Trad Team, has been named the February Employee of the Month. We were very happy to add Sherri to our Traditional Case Management team in February of 2015. Many are surprised she has only been with DBS for 1 year. She came to us with many years of Case Management experience and has transitioned exceptionally well into her role within the company by hitting the ground running and making a positive impact on her team and customers. It is very fitting to be named the Employee of the Month for February, just at her 1-year anniversary.

Sherri's positivity and "can-do" attitude is often recognized by those around her and is also felt by our advisors. She always puts our customer first. As noted by one advisor, "You are awesome! This was a big & messy case. We couldn't have completed it without you!" Another wrote in to say, "Sherri Schug is an important resource for my practice." Not only is she a great resource for our advisors but she is also a mentor to others internally and receives much praise from those on other teams who recognize her patience and ability to provide constructive feedback.

Sherri is very involved with youth activities and is proud to be a "basketball, volleyball, pianist and dance Mom" to name a few. When she is not at family activities, she enjoys her bowling league and volunteering with her church and community.

Rachel Kusske - January Employee of the Month

It's a new year, and a new kick-off of the Employee Recognition Program. In its 3rd year, the program is designed to honor those DBS employees who stand out, go above and beyond, and make a difference in the quality of our organization. Who better to get the year off to a good start than Rachel Kusske!! Rachel joined DBS in the fall of 2013 as an Application Coordinator and has been a strong member of the New Business Department ever since.

Her experience working with different carriers gives her a great perspective of our customers' needs both internal and external. She anticipates the needs of others and provides outstanding service to our brokers by making sure applications are prepared correctly for submission. She is an outstanding resource for so much more! She is a go-to person and does so without prompt for praise or recognition. One of her coworkers remarked, "Rachel is very responsible, takes accountability for all of her work, and does an extremely good job due to her attention to detail.

Her communication skills are excellent and on point to all customers - internal and external. She doesn't appear to get impatient or rattled working with the agents. One particular situation was when specific medical records were requested on a case; after waiting 30 days, the records were received but not what we had requested. She went back to the vendor with a sense of urgency to get the correct records. As a case manager, I rely a lot on the App Team members for exam and APS info and I don't ever have to follow up with Rachel. Instead, she does the follow up."

Rachel lives with her fiancé Ashley and three cats. She enjoys hiking and spending time with friends and family. This month there were 11 employee and agent nominations and there were 9 different employees nominated in January overall. Congratulations Rachel!