

## December 2017 – Syeda Ally



Syeda joined DBS in May of 2017 and has been an incredibly strong member of the New Business department ever since. She anticipates the needs of others and provides outstanding service to all of our customers. She has become a reliable resource for others, and does not back down from a challenge. She consistently receives the Application Team's "Garp" award almost daily. You will need to ask her what that award is! ? One of her co-workers who nominated her said, "She is always happy and smiling and willing to help out others on the team. I have never seen her frustrated or upset even when she gets the craziest applications. She handles every case beautifully. We are very lucky she decided to join the DBS family." Another co-worker mentioned, "I am amazed at her

knowledge of all the products and how she completes every task with not only speed, but with accuracy. We all thank you Syeda for going above and beyond!" Syeda is originally from Bangladesh, she once said it never gets below 55 degrees there so adjusting to Minnesota winters has been a challenge! She moved to Minnesota four years ago to attend school and after she graduated, she joined DBS. Syeda was chosen from a total of 22 employee nominations.

## November 2017 – Rob Crowley



Rob started working for DBS in January of 2015, so he is almost at his 3-year anniversary. He came to Minneapolis from Des Moines, Iowa having previously worked at a general agency – Brokers Clearing House – much like DBS. The wealth of knowledge Rob accumulated during his years at BCH has made him a valuable asset to the Case Design Team, as well as to other departments.

Rob took over the newly developed Life Specialist position in the summer of 2016 and has made great strides over the last year and a half. Rob's position involves many tasks: assisting the Case Design team with illustrations, maintaining the term Up-Sell program, working on conversions and where he has really shined is assisting on In-Force Illustrations. Rob's expertise in this area has made an immense difference on the level of service DBS offers their agents on evaluating in-force policies. Rob has received employee of the month nominations almost every month this past year! A coworker nomination states, "Rob manages the inforce business superbly. I've had a taste of post-issue service and it is difficult with under-funded, under-performing policies. Rob succeeds in carrying DBS's excellent reputation into post-issue world - where it is most important. I've heard countless times where he has ripped and shredded policies down to the bone and in some cases uncovered carrier mistakes... he is extremely valuable in the overall DBS excellence."

Also, a recent agent nomination: "Rob has always been a great asset to me in case design and his follow through to get the job done in a very short-term time basis. For us advance planning brokers that have played in this game for almost 40 years, Rob's tremendous life insurance acumen is a true blessing. Thank you Rob for all your help and your ability to think outside the box to get the job done!" Rob spent his college years at Iowa State. Now he enjoys traveling and even ventured to Costa Rica earlier in the year.

## October 2017 – Mary Moore



Mary has been a valuable member of the FASTerm Team for almost 9 years. Not only does she manage a full case load but is also the Team Lead. Mary is a great mentor and as one put, “Mary brings a great team together and motivates us to go above and beyond at the most challenging times. She is a constant resource to our team in providing her wealth of knowledge.”

She also continues to build strong relationships with our customers. As stated by one advisor, “Mary has been my contact for insurance and she has helped me through the process and kept us informed. Being a business owner most of my life, it is great to see good customer service. Employees like Mary are few and far between now days!”

She continues to wow our customers. One wrote, “Great job! Very responsive and quick! Thank you Mary!” She continued to be a rock for everyone even during the late stages of pregnancy and worked hard to make sure her team was set up for success while she is out on maternity leave.

Mary loves to spend time with her family and in her free time enjoys going to action/adventure and Disney Pixar movies. Mary was chosen out of 15 strong nominations from our customers and staff. Congratulations Mary!

## September 2017 – Zach Schroeder



Zach started working for DBS as a Case Design Analyst in November of 2016, so he hasn't even been here a year yet! In such a short time he has made quite an impact on the Case Design Team. Not only has he quickly picked up the role of CDA, but Zach is always willing to help his teammates when needed and has developed some very strong relationships with his agents and co-workers. Before joining DBS, Zach worked in the field as an agent. However, what many may not know is Zach also has a strong background in IT.

The nominations help tell the story of one of the main reasons Zach was chosen as Employee of the Month for September: “Zach is multi-talented and has created a Macro program that works with Winflex web, a program we use multiple times during the day to run permanent illustrations for our advisors. We can run all the carriers' products, like No lapse UL and with a few short key strokes create a spreadsheet. This is a definite game changer in process and efficiency. It goes above and beyond to make this company better than all the others in our Marketplace. Great guy, always eager to help out. He has come in to the Case Design team and acclimated very quickly. He has absorbed the procedures and knows the products very well.”

Another nomination reads, “Zach is new to the life insurance industry but has quickly contributed to the CDA team through his willingness to help with overflow work. Most recently he installed the Excel automated spreadsheet tool on my desktop, that he conceived, created and implemented. This tool provides me with a method of compiling the top three and sometimes the top five carriers into a concise, easy to read spreadsheet in 30 seconds vs. the alternative method of manual entry, which takes 5 plus

minutes. This has saved me many days since he has installed this. I'm thinking about calling the tool Z-Mac (Zach with the Macros). I enjoy working with Zach – great addition to the team.”

## August 2017 – Lauren Anderson



Lauren joined the Application Team in July of 2015 and after a short couple of months was promoted to a FASTerm Case Manager. Lauren quickly adapted to her new role and became an immediate asset to the team. Lauren consistently steps up as a leader without title. Not only does she manage a large case load all while training new members, but also assists leadership with process enhancements and protocol implementation.

A good example of this was provided by one co-worker’s nomination “Lauren was working with a new customer who was having difficulty navigating how FASTerm works. She was patient, professional and even took the experience to establish a new training guide for her team. This was all done without prompting or request to do so.”

Another co-worker commented on a different occasion, “Lauren sent feedback on the difficulty one of our customers had in locating cases on our website for FASTerm or previously ran illustrations. With this she assisted on how we could make this easier to locate so we can negate further frustration and create greater ease in doing business.” Not only do we keep her very busy at DBS but she’s also gone back to college to earn her bachelor’s degree.

## July 2017 – Kristen Kennedy



Kristen Kennedy has worked at DBS since 1992. That is 25 years!! Since that time Kristen has been the jack of all trades, working in almost every position at DBS. She started in the Policy Services Department before moving on to New Business. There, she took over first as team lead and then as Term Team Manager. She is a valued member of the Underwriting Team now. Here are some of the kind words agents have said about Kristen. *“Kristen gets the job done and she is very quick too. Quite the combination, and she is a tremendous leader too. She has all the right relationships and is a valuable employee.” “Kristen is a great asset to DBS. She is one of my favorites. She continues to provide great service and is very nice and fun to work with.”* Co-worker’s comments are just as

important. “Kristen is one of the most efficient people that I’ve ever met or worked with! When there is high stress in the department and they are short staffed, Kristen continues to provide the same level of service to the DBS customer and all the DBS teams. She never complains or shows negativity. Her professionalism and work ethic are very admirable traits.” Kristen consistently takes a lot of calls in the Underwriting Department. She is very personal in her approach and cares about every customer as well as the DBS organization and people. Kristen can turn a frown upside down. She provides the personal touch in underwriting and does a great job of making agents feel satisfied. She has a great love for DBS and the DBS family. Kristen was nominated along with 7 other employees.

## June 2017 – Jessica Schoch



Jessica joined DBS just 9 months ago, in October, and she has already made a tremendous impact on our company. After quickly catching on to the licensing role, Jessica started doing some cross-training in commissions as well. She is a great asset to have for both teams. Jessica previously managed a child care center, so she had no previous insurance experience, but her ability to quickly catch on to the many various aspects of licensing & commissions is amazing.

Jessica was put to the test this past month when she had to manage the licensing department on her own for 7 days while Dawn was on vacation. Although she may have been slightly nervous, you never would have known it and she handled all of the unexpected tasks that came her way flawlessly.

Jessica is regularly nominated for employee of the month. This is what some of her peers have recently said about her: *"Jessica is always quick to respond to my licensing requests with all of the information I need. She is always super friendly and will follow-up with me often to let me know where the case is at. I appreciate all of her help, she makes my job so much easier!"*

*"Jessica consistently exemplifies the DBS value of outstanding service. Even as a relatively new employee, she has done a fantastic job of understanding the intricacies of getting agents appointed with carriers, troubleshooting challenges, and being tremendously responsive to internal and external customers. Most recently, she stepped up to handle an urgent appointment need for one of our National Accounts."*

## May 2017 – Liz Kusske



Liz joined DBS in August 2011 and came highly recommended by numerous industry associates. In fact, before joining DBS she worked with several advisors affiliated with DBS so she came to the company already somewhat acquainted with a few of the DBS employees. Her previous industry experience included working for a John Hancock GA as their New Business Manager and as a Regional Sales Administrator for Penn Mutual. Liz is an integral part of the DBS team, responsible for making everything run smoothly in addition to handling the many responsibilities for our Principals Chip and Tori. She is in constant contact with our carrier partners, arranging lunch and learns, scheduling the many meetings and events with our sales team, and handling various special requests that may come up. A

carrier representative submitted a nomination for her recent work arranging the upcoming summer boat cruise: *"Recipe for Awesomesauce: 1 cup awesome, 1 cup sauce, 1 Liz Kusske. Mix together and you get Awesomesauce."*

Recently, Liz took on additional tasks for a new program, and did so with a smile and enthusiasm that didn't go unnoticed. As one employee pointed out in a nomination, *"Liz has done a fantastic job managing the reporting, gift mailing and GA assignments. She jumped into it with a great attitude. She has fielded calls from advisors, herded us cats, and kept us informed of any issues. I think she really enjoyed a new challenge."*

## April 2017 – Rachel Arndt



Rachel joined DBS in the fall of 2013 and has been a strong member of the New Business department ever since. She anticipates the needs of others and provides outstanding service to all of our customers. Rachel is an exceptional resource for the training of our application team members. She is a go-to-person for our team and all others, and does so without prompt for praise or recognition.

One of her co-workers who nominated her said, "Words cannot really describe how wonderful Rachel really is but I will give it a try. She is the heart and soul of the application team. She has helped me with my progress here at DBS. Rachel might be the most patient person I know.

When I first started I had questions every other second. She would pause with what she was doing and help with whatever I needed.

The best part about it was she never got frustrated and would always have a smile on her face. Just recently Alaina was on vacation and Lincoln MoneyGuard had a deadline. Rachel stepped in and did a fantastic job. I could keep going on and on about this truly wonderful young lady. You are the best Rachel!! It is a joy to work with you!"

## March 2017 – Nina Colebrooke



Nina Colebrooke began working at DBS less than a year ago in June of 2016, which is really hard to believe because since then she has made such strides and had such a great impact as a Senior Case Design Analyst for DBS. She came to us from the Foresters Financial sales desk and before that worked for SBG.

Nina is a sort of a silent hero. She comes in early every day, puts her head down and diligently works hard to service our customers. She is smart, polite, positive, helpful and never hesitates to recognize the talents of others as well. Though Nina may seem quiet to some, she never hesitates to offer her valuable suggestions in the Sales and Case Design meeting or in the Case Design Huddles. If you walk by her cube, it is amazing how clean and spotless her desk is. There is absolutely no clutter or any paper! It looks like she virtually has nothing to work on, which we know is not the case. Nina is a front runner at relying on technology rather than paper to take down requests and turn the requests into illustrations and applications.

Every month Nina receives nominations from agents and co-workers alike and this month was no exception. Here are some nominations she has received:

*"Yesterday, Nina provided me with illustrations and took my call this AM to answer a few questions. You are right . . . she is very knowledgeable and a great partner."*

*"Nina is always positive and pleasant on the phone, she is always willing to help and never refuses a call from my team when we need help. Nina is very well informed and is always willing to provide helpful feedback and insights. She goes above and beyond with her attitude and customer care and even has my agents (who are not her agent split) raving! Not only is she great with agents, she is always willing to help my team. She never refuses or says no to a call or question we may have, which is awesome because she takes the time to answer your question holistically in a super positive way, so I do not have to go back again and ask that question again and I do not feel dumb for having the question in the first place. She is seriously a star on the Case Design team!"*

## **February 2017 – Laura Thompson**



Laura joined the DBS team in the fall of 2011 on a part-time basis to help Tori with various marketing projects. From the start, Laura was a tremendous contributor to DBS's marketing efforts and it wasn't long before she was asked to join the team as our Marketing Media Specialist. Laura is involved with almost every DBS marketing communication including Twitter tweets (on behalf of Chip, Tori and DBS), postings on LinkedIn and Facebook, banner ads, all updates to the numerous DBS websites including our intranet, as well as the creation and distribution of the many other marketing materials and emails.

Any of you who have interacted with Laura know that she always goes above and beyond and is a true team player. Laura is always willing to help out whether it's updating a spreadsheet or form for one of our teams, creating a marketing piece for one of our customers or creating a PowerPoint from scratch.

Most recently, aside from all of her normal responsibilities Laura worked with Brad, Andrea and Tori in creating the PowerPoint deck we will be using to onboard the Ameriprise IEARs and Elite Access advisors. This was no easy feat responding swiftly and shifting gears to the wants and desires of many on this project.

Laura consistently receives accolades from co-workers in all departments especially on the sales team for the support she provides personalizing marketing communications for their accounts. She was nominated out of 17 nominations this month and is no stranger to Employee of the month, Laura was Employee of the month in November of '14 and October of '15 and earned the title of employee of the year in 2015. In her spare time Laura plays piano and violin, playing both in a band and violin for weddings. She enjoys doing volunteer work, gardening, cooking, and spending time with family and friends.

## January 2017 – Brian Fair



Most people are probably not shocked by Brian's win; however, what is surprising is that Brian has not won Employee of the Month since June of 2014! Brian is consistently nominated by both his co-workers and by the agents he works with. Brian has set the bar high for himself since he is a daily over achiever and consistently stands out – making it difficult to find a month where he has gone above and beyond his normal high quality standards. Brian is simply a silent hero. He comes in early every day - he is almost always the first person here by 7:00 AM. When he is caught up he consistently asks others if they need help and is willing to stay late if needed to do so. No matter what challenges arise on the team, Brian rarely complains about anything but always has a positive attitude. Brian

sincerely cares about DBS and our customers. Not only does he pride himself in providing our agents with excellent customer service, but genuinely cares about the end-customers – the actual insureds and what is best for them.

Brian is always offering ideas and feedback to help his teammates and other departments. He is never afraid to bring his ideas to his manager, Jann or to Tori and Chip directly because he has such a strong belief in everything he does. He is always looking for new ways to benefit the organization. Brian is a great mentor to his teammates; both new hires and CDA Team vets and is always willing to offer training to anyone who may need it. His calm and welcoming demeanor makes everyone comfortable to approach him. He never hesitates to volunteer for any extra tasks or projects presented to him.

According to a nomination Brian received in January from one of our ERMs, *“Brian consistently delivers outstanding service and support to the FRM's and our customers through an amazing level of dedication. Brian's efforts in particular with the new LifeTrends PreCalc tool have been amazing, with tremendous levels of engagement from the FRM's as they work with our customers. This tool, along with Brian's efforts to promote it by creating simple, effective and articulate tools are already delivering excellent results. In addition, I witness Brian's commitment to providing service to his customers- he's become the first person in the office on a daily basis, and is able to juggle a number of balls to effectively provide the service we need to continue to distinguish ourselves in the marketplace. Brian seems to have an ability to be able to simplify very complex product details into understandable and actionable ideas that our advisors can use to service their customers.”*