

December – Kristen Kennedy



Kristen Kennedy has worked at DBS since 1992. Since then, she has worked in almost every department at DBS. Kristen's initial hiring and job interview with George (DBS founder George Van Dusen III) is an interesting story for another time. But she did get the job! She has been a valuable member of the DBS family and has provided great service and loyalty ever since.

Kristen has turned into a remote employee for DBS and works in the underwriting department. Her and her husband, Keith will be celebrating 15 years of marriage this year! Kristen loves animals and has one dog, Lexy, and a cat named Moxie that she calls "Kitty-Kitty."

Along with collecting holiday Barbies, bingo is her favorite pastime. Kristen and Keith play Bingo regularly at Pappy's Café & Tavern. Kristen is pretty lucky and wins quite often. She is such a regular that Pappy's helped facilitate her "BIG" birthday this year. When Kristen does come into the office, no one needs to guess where she is sitting. You will be able to hear her all day on the phone.

An advisor shared the following kind words about Kristen: "Kristen is an absolute gem. She is super fantastic and relentless. There were some issues with getting policies approved with Lincoln. Kristen not only was able to get the resources to help, but she fought tooth and nail. It felt good to have an advocate that gave the feeling she wanted it as bad as I did. I really don't see people fight for something like that in our society today. She is a lifesaver. The client probably would have switched or not taken any policy if this one didn't happen."

Co-workers also shared the following: "Kristen has booked her big birthday week off months in advance. When the underwriting team was shorthanded, she worked on two of the days she had off without skipping a beat. She stayed for the late shift and did not complain once. She is always so positive and willing to do whatever is necessary to assist in any way she can. She always goes above and beyond whenever it's necessary – which is greatly appreciated. She is an awesome team member and she provides that personal touch to everyone she meets. She is very loyal and cares deeply.

Congratulations! We are happy to have her on our team.

November – Troy Lockrem



Troy joined DBS in 2003 and has held roles in Policy Service, the Application Team, and most recently the FASTerm case management team.

Troy has proven himself to be an extremely strong and consistent FASTerm Case Manager. In fact, he recently offered to increase his caseload to help balance the team's workload while they train in our newest Case Managers. This was something he recognized to help his team and showed his overall commitment level to the company.

This month Troy received strong praise from one of our long-time advisors who remarked, "Thanks so very much for all that you do. We really appreciate your time as we are all moving fast and working so

hard."

A colleague from another team also shared this brief, but perfectly stated note:

"Troy is wonderful - just an FYI."

Troy enjoys being out in the yard, gardening, or landscaping. He has been known to tackle a home improvement project or two. He's also interested in canning/cooking and he always enjoys sharing a recipe or discussing a cooking technique.

This month there were 28 employee and agent nominations and there were 23 different employees nominated in November overall.

Congratulations Troy!

October – Jesse Sigrist



This is Jesse's fourth employee of the month win!

Jesse joined DBS in 2005 and has been a Case Manager on the Trad Team since August of 2014. Jesse continues to challenge the norm in providing feedback and solutions on ways to better utilize our systems for greater efficiencies. Many of which we have implemented and use on a daily basis.

Jesse consistently gets high marks from our customers. One advisor wrote:

"I didn't realize that I could fill out a form for exceptional service. I have been working with Jesse for almost a year on insurance applications, mostly LMG. He is my go-to person, wonderful to work with, timely, considerate, and extremely helpful. I would have filled out more of these forms on him in the past if I knew about them.

Jesse always returns my calls/emails with a solution, answers, or that he is going to follow up and will get back to me. He does exactly what he says he is going to do. I wish I could work with Jesse on all my cases! I can't say enough great things about him. He is an asset to DBS and I'm thankful I get to have him on my team too!!

If we can ever request a specific case manager to work with on all our cases – I WANT JESSE!!”

Jesse has been instrumental in working with the AMS conversion team on behalf of the Trad team. We look forward to his continued contributions as we pick up where we left off and prepare for the conversion early next year.

Jesse is very active in his local church and enjoys time with his family. He is also a gifted photographer, guitarist, and gardener. He also makes killer salsa.

Jesse was chosen from 5 customer and 9 co-worker nominations for the month of October.

Thank you, Jesse, for all your hard work and congratulations!

September – Dawn Goss



As you all know, Dawn’s title was recently changed to Licensing & New Account specialist. This new title is a great example of how Dawn has worked hard to learn new tasks within her role. When she saw there was confusion around bringing on new accounts, she began looking for ways to increase her knowledge of the process and help streamline it for our sales team. She put in the time to understand a process that involved multiple departments and make it as easy as possible. This is just one of many examples that shows Dawn being a leader here at DBS.

Dawn has been with the licensing department here for almost 10 years! During this time, she has grown tremendously and is such an asset to many of us who rely on her for various projects. She has spear-headed our training programs and helped create valuable resources for not only the Licensing team, but also others across the company. Fellow co-workers are consistently nominating Dawn for EOM and commenting on how they never have to worry about her taking on a task. In fact, it gets completed faster and better than expected.

Here is one of the most recent nominations Dawn received from a co-worker:

“Dawn is always timely and accurate in her support, but this month she went beyond her daily role by reaching out to me with 3 different advisor engagements that she thought may need follow up from an FRM.”

- “First, she sent a lead as an inbound call from a former FSC advisor. She wondered if DBS might be able to support other advisors in her new BD. I have since met with the advisor and DBS has approval in the new b/d for fixed and VUL business as a result.”
- “Second, a broker who had been dormant for a couple of years asked Dawn for a contracting kit. She sent it and gave me a heads up. I have since called, reconnected, and have a meeting set with the entire team. These guys are excited that ‘DBS will take them back. They have great potential.’”
- “Last, she had leads on two former AMPF advisors who had contracting questions. She sent the SureLC kit, but also asked me to follow up. I did. We have quotes out for two cases as a result. Her actions will help DBS ‘close the gap!’”

“Dawn demonstrates an awareness for advisor’s needs. For her, it is more than just getting the forms out or processing the documentation. It is about providing an exceptional customer experience. How great does

this make DBS look in the eyes of the advisors when they realize we are all pulling in the same direction? They realize we are trying to do anything we can to meet and exceed their service needs.”

Dawn was chosen out of 12 nominated employees with a total of 22 employee and advisor nominations.

August – 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 has been an exceptional resource for the training of our application team members. She is a go-to-person and does so without prompt for praise or recognition. After a horrible, unforeseen event Rachel derailed her own personal growth and development track on to the underwriting team to step in and lead the Support and Services team. This time for the team is one of the busiest it has ever seen, with year-end upon us and all the deadlines with PBR and the 2017 CSO changes, apps are flowing in the need to be meticulously scrubbed. Not only that, but Rachel is also taking on the continued training of

Sara Lloyd to eventually take over her role as Team Lead as well as training our new employee Jordan and newest team member Riley, who starts tomorrow.

One of her co-workers who nominated her said, “The Support and Services team is in a state of transition. We’re doing cross training, workstations are being moved, our manager is out and yet Rachel is still approachable when I need assistance or have questions. She has time to help others even when her workload is very heavy. I never hesitate to approach her when I need assistance because she doesn’t make me feel like I’m bothering her.”

Another had this to say, “Rachel has really stepped up in the absence of Alaina. I know she has come in on Saturday’s and has been working late to make sure that everything gets done that needs to and there isn’t any disruption on our customers end. She does all of this without ever complaining or saying a word. She is a true asset to DBS.”

Not to bore you all but here is one more, “Rachel has been working countless hours to try to keep her team on track after a tragic event which has caused her manager to be out sooner than expected. She remains dedicated to getting the work done no matter how long it takes and she does it all with a smile. Her dedication, strong work ethic and positive attitude is admired by many. She is a true ambassador for her team and for many others here at DBS.”

Rachel has three cats, enjoys spending time outdoors, traveling, and quality time with friends and family.

Rachel was chosen from a total of **35** employee and agent nominations.

July - Tyler Jarosz



Tyler started working for DBS as a Case Design Analyst less than one year ago – in September of 2018. He now serves as the regional CDA for the Western division in the Ameriprise Unit. Though new to the CDA position, Tyler acclimated quickly to becoming a proficient CDA.

He came to DBS from Pacific Life in Nebraska where he worked as an Internal Wholesaler for almost 2 and a half years.

Tyler graduated from University of Nebraska in Lincoln in 2013 with a degree in Finance and Economics. He also grew up in there. Tyler has proven himself as a solid CDA in the short time since he started. He has been consistently nominated by both his co-workers and advisors in the field. He sincerely cares about his job and doing the best he can

do. One co-worker had this to say about Tyler:

“Tyler took a call after 5:30 PM that was made to the FASTerm queue regarding Lincoln Conversions. Tyler could have ignored the call direct to his phone from me, but didn’t. He was kind and was fine with the transfer and that means a lot to me. By him taking the call, it made DBS look really good. Tyler is newer to DBS and sometimes it is a culture shock getting into a full swing workload. He has worked really well with me the past month on the late shift for Ameriprise. He deserves to be recognized for his constant assistance this month.” His Manager also recognized him saying:

“Tyler has worked relentlessly all month to get a very nice Allianz case paid for an AMPF advisor. Though he was not coded to the case because he did not run the original illustration, he still worked diligently to see this case go paid. This case had over \$102,000 of target and had many complexities to it. Tyler organized a conference call with Allianz so the advisor could better understand the funding requirements of the policy. Tyler’s efforts were successful and again this policy was finally placed in-force. Tyler is a joy to work with. He has a wonderful yet dry sense of humor that makes those who sit around him laugh on a daily basis.”

June - Andrea Dick



Andrea joined the DBS TEAM in September of 2018 and has been a fantastic addition to the Support & Services department. She is consistently a hard-working individual and has become essential part of keeping the TEAM updated and moving forward with incoming business to best align it for the most prompt turnaround times for our customers all while maintaining her current workload.

Andrea comes in each day ready to SERVE and is an encouraging INFLUENCE to everyone she encounters. Here is something one of her fellow co-workers who nominated her said,

“Andrea makes DBS a happier place. Her sense of humor and kindness have been lifesavers when I’ve had a difficult call with an agent or challenging situation. She does an amazing job communicating with our team keeping us in the loop with pending cases and will go out of her way to help out if I have a question on a policy. Andrea’s positive energy is contagious, and I am so grateful I get to work with her!”

Andrea enjoys spending time at the lake, helping her family members, and being active in her church community.

Andrea was chosen from a total of 15 employee nominations and 7 advisor nominations. This is her 1st EOTM WIN!

May – Brian Fair



Brian Fair started working for DBS in November of 2007 as a Marketing Associate. He is now a Sr. Case Design Analyst on the Enterprise Unit for the Eastern region, working with FRMs Kristin Dolan and Tim Foley. Brian has excelled in his new regional role building strong new relationships with his advisors.

Brian is consistently nominated by both his co-workers and by the advisors he works with.

He has even won the title of Employee of the Month on two previous occasions, June of 2014 and January of 2017.

Brian has set the bar high for himself as he is always going above and beyond not only servicing our customers, but also always helping his co-workers with whatever is needed. No matter what challenges arise on the team, Brian always has a positive attitude, and he sincerely cares about DBS and our customers. Not only does he pride himself in providing our advisors with excellent customer service, but genuinely cares about the end consumer and what is best for them. 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. He never hesitates to volunteer for extra tasks or projects presented to him.

According to a nomination Brian received from one of our advisors,

"I have nominated Brian many times because he is exceptional and has always come through for me. He is the best insightful internal illustration person I've ever worked with in the last 22 years that I've been doing this. Today I had a last-minute emergency meeting for a case premium that was a \$180,000 drop in and another one that was a \$50k drop in with \$11k a year premium. Brian got me the illustrations within 30 min and also got me the applications for my afternoon meeting. He was also very thoughtful and communicated to us that there were some complications with the new carrier website when we had asked for additional illustrations after our meeting. And to my surprise, he delivered that 3rd illustration around 5:50pm!! His dedication and hard work deserved to be recognized!!!! I sincerely hope he gets to be the Employee of the month. Anyway, because of him, we got both applications!!!! Thank you!!!"

Here is another nomination from one of his FRMs:

"Brian continues month after month to give exceptional service to me and our Producers; he very much deserves the recognition. I know that much of my success this year has come from partnering with him. I continually get a ton of praise from our producers about how good he is. He is efficient, extremely knowledgeable and is always available to get on a call if needed. I owe him a huge thank you for all that he does for our team!"

Brian was nominated out of 8 advisor nominations and 24 co-worker nominations.

April – Kristin Dolan



Kristin Dolan, our Field Relationship Manager in the Southeast region, joined the DBS team in August of 2014. Prior to working for DBS Kristin worked for Crump Life Insurance Services and had also been with an independent insurance agency. She covers the states of Alabama, Arkansas, Louisiana, Mississippi, Georgia, Florida, North and South Carolina, and Virginia. Kristin is a key member of the sales team and has built her territory into a high producing region as she continues to build on her many key relationships.

An advisor nomination illustrates Kristin's tenacity, and shows how important it is to her to nurture the relationships she has with the advisors in her region:

"Kristin deserves a HUGE award for her attention to detail, and because of her, I'm a loyal DBS client.

I received a MoneyGuard app in March, and later during the month of April I wanted to know if my California app would still be good since I already printed back in March. Kristin worked with me on 4/22 and 4/23 getting me what I needed. All I wanted was a confirmation if the app was still good since I had already printed.

Kristin read my email thoroughly and got me what I wanted! I did not ask my usual app person because Kristin is dependable and super-fast and efficient!!!!!!!!!!!!!! She's the best relationship manager I have ever worked with in my 22 years!!! She deserves a big raise."

Kristin was chosen from a total of 29 co-worker nominations and 9 advisor nominations.

March - Rob Crowley



Rob started working for DBS in January of 2015. He grew up in the life insurance brokerage industry. His grandfather started Brokers Clearing House, a BGA in Des Moines, Iowa that Rob's mother, Barbara Crowley, later took over and now runs. It was there that Rob got his expertise in the life insurance business before joining DBS.

Here at DBS, Rob has not only worked in the Case Design role, but also as our Life Specialist working on the inforce side. Rob's background in insurance helped him step into both roles without too much training. In fact, he excelled as our Life Specialist and earned the title of Employee of the Month in November of 2017.

With the rollout of regionalization and the creation of two separate units of the CDA Team, Enterprise and Ameriprise, Rob was eager to step back into Case Design, so he took on the Enterprise role as the regional Case Design Analyst for the North Central and Great Lakes regions. Since the inception of regionalization on March 1st, Rob has given 110%, doing his best to make an impact on this region and providing the highest-level of service possible. It has been challenging with the significant changes and influx of activity, but Rob has risen to the challenge. The nominations he has received for March demonstrate that.

"Rob provided me a detailed analysis of a situation brought to me by a young couple. The analysis provided by Rob gives me the confidence to guide this young couple towards a path that will help them rather than confuse them. This was my first time working with Rob and I appreciated his attention to detail."

Rob had 3 co-worker nominations out of 40 and 1 advisor nomination out of 17! 32 different DBS employees were nominated in March, which just might be a record!

February - Kevin Singh



Kevin joined the DBS Team in June of 2018 and has been key member of the Support & Services Team. He completes an incredible volume of work, all while assisting and educating our customers both internally and externally. He often even reaches out to his lead and manager to see if there is anything that he can do to help them with their day.

Kevin comes in to work each day ready to serve and, here is something that one of his co-workers who nominated him said:

"Kevin is reliable and is always here ready to work each morning. He is happy to help agents through the application submission process whether it is through an IGO Queue call, or with a paper application. He has also become a go-to person for other members of the team

who have questions. He makes everyone on the team laugh and helps everyone feel at ease during stressful times. It has been a joy having him on the team & he definitely deserves recognition for all of his hard work!"

Kevin enjoys pulling light-hearted pranks on fellow co-workers, keeping the laughter going through his super strength of sarcasm, golfing, and fun weekends with friends.

Kevin was chosen from a total of 4 employee nominations. This is his 1st EOTM WIN!

January - Melanie Kuha



Melanie joined DBS in November of 1997 and has been influential member of the DBS Team throughout her career here. She anticipates the needs of others, educates with grace and patience, and provides outstanding service to all our customers. Oftentimes working with our carrier partner's Inforce teams is not always the easiest, but Melanie has a vast knowledge, created excellent contacts, and she shares that expertise with her team to best support our customers.

Melanie comes in each day ready to help and here is something one of her fellow co-workers who nominated her said,

"Melanie is amazing. She deserves to be nominated and win because she does so much for our company! She is a hard worker and always goes above and beyond. I have been sick this week, and didn't come in on Tuesday. She texted me on Wednesday just to see how I was feeling. I came to work Wednesday and Mel helped me out a lot and made sure I had time to catch up on my work. I was still feeling poorly, so when I left early Wednesday, Mel assured me she would take care of everything. And that's basically Mel in a nutshell. You know you can

depend on her. She covers the front desk, helps with policies, makes sure her conversions are taken care of, helps the agents, AND helps me daily. I don't know what I would do without her.

I feel like she has all the answers, or if she doesn't know (which is rare), she helps me to find the answers. I feel like I have the best partner and coworker who teaches me so much about this business."

Melanie enjoys gardening, cooking, spending time with friends, her dog Pumpkin, and her family. You can see some of her "green thumb" skills as you enter the DBS building with the gorgeous flower planters (when they are not cover in snow).

Melanie was chosen from a total of 8 employee nominations. This is her 1st EOTM WIN!