

2021 List of Past Participants

January - Liz Kusske



Liz joined DBS in August 2011 and will be celebrating her 10-year anniversary this summer!

Liz came to DBS after being highly recommended by numerous industry associates. In fact, before joining DBS, Liz worked with several advisors affiliated with DBS. She came to the company already 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. She is responsible for making everything run smoothly in addition to managing Chip and Tori's responsibilities. Furthermore, Liz plays a key role in the detailed, weekly reporting on sales numbers. She continues to build on her knowledge of the CRM and has been instrumental in assisting the Sales Team in learning and using the CRM, building reports, and customizing their views to improve their experience.

Most recently, she worked diligently on organizing the January Sales Team meeting. This year, because it was held virtually, the schedule was a little different. Instead of devoting a full week as we typically do for an in-person meeting, we met each Friday during the month of January. This allowed the Sales Team to continue working each week, rather than lose that valuable time with advisors.

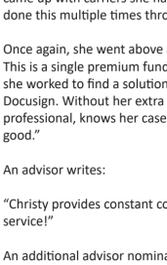
A nomination we received explains her part in the success of this meeting:

"Liz was very instrumental in the development and delivery of the January Sales Team meeting. From working on events and schedules to coordinating with carriers – she was the glue. She partnered with Laura and the marketing team, as well as with Kurt, to find ways to have a successful meeting. In addition, she held a breakout session on CRM tips each Friday afternoon for the team."

The comments we received on these sessions were: "My CRM session with Liz was the best part of the day!" and "I am so glad that Liz helped me on the CRM – it really will save me this year."

This is Liz's 4th Employee of the Month win, having won in 2014, 2017, and most recently in July of last year. Congratulations Liz!

February - Christy Fifer



Christy joined DBS as a full-time remote Case Manager in July of last year. She quickly learned the ropes at DBS and hit the ground running because of her prior experience as a Case Manager. Christy is one of our hybrid Case Managers who handles both permanent and term cases in her assigned states. She has demonstrated high levels of dedication and service to ensure all her customers get top-notch service.

Christy is becoming known within DBS for her forward-thinking approach. Her cases move quickly and smoothly because she plans ahead and proactively communicates when she sees a potential issue. Here is some of the great feedback we received about Christy this month:

An internal nomination states:

"Christy took all term and perm cases on February 1st when DBS realigned Case Manager regions. It is challenging to jump in the middle of the process and can be frustrating, but she has not expressed her frustration even when issues came up with carriers she had no previous experience working with. She just dug in to drive the case forward. She has done this multiple times throughout the month."

Once again, she went above and beyond to get a policy reissued so the contract could place before a cap rate decrease. This is a single premium funded via a 1035 rollover. When it became apparent that funds would not arrive in time, she worked to find a solution to put the contract in force with the proceeds to follow. The carrier agreed to reissue via DocuSign. Without her extra effort, the advisor would not have had a chance to get this done in time. Christy is a true professional, knows her cases, and is a stellar asset to DBS. I am proud to have her on the DBS team. It makes us all look good."

An advisor writes:

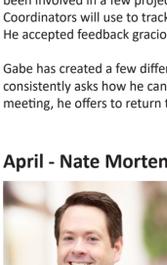
"Christy provides constant contact to let me know the status, issues and needs to be provided to resolve issues. Great service!"

An additional advisor nomination reads:

"Christy was instrumental at being able to secure the best overall plan and design available for my client with Allianz. She did an amazing job of staying on top of this case throughout the process. Most of her efforts were proactive, which kept the case on track. She got the attention of supervisors and managers at Allianz to make sure this got through. Without that effort, this case would never have been completed on time."

Christy was chosen from a total of 25 employee nominations. This is her 1st EOM WIN! We are so happy to have her be a part of our DBS TEAM! Congratulations, Christy!

March - Gabe Johnson



The March 2021 Employee of the Month is Gabe Johnson! Gabe joined DBS in December of 2018 as a member of the Support & Services team and he is now a Case Coordinator on the West Team.

As part of this reorganization that aligns Case Coordinators with Case Managers in regional teams, Gabe has taken on several new opportunities to help train other employees within the Case Coordination team. He recently worked on a project to create a work and productivity tracking system for his team. This is the first time we've tracked this information and Gabe learned a lot through the process. He has done a great job asking questions and sharing suggestions throughout the project.

Here is some more of the great feedback we received about Gabe this month.

One nomination explains:

"Gabe is an absolute all-star. When it comes to iGO he is an expert on how the system works and knows work-arounds for unique case submissions. His knowledge is vital to the mantra of DBS that 'we make doing business easier.' Gabe combines his knowledge with fast response times and an eagerness to help. I'm confident I will always get the right answer when I speak with him."

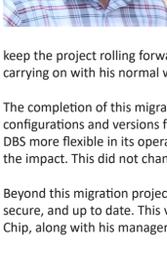
The correct submission of a case reflects positively on the company, and can help define the early stages of a new advisor relationship. This showcases another reason why we are lucky to have Gabe at DBS. In addition to a strong work ethic, he is a great guy and easy to talk to!"

Another nomination mentions:

"Gabe has really grown in his role as a Case Coordinator and is someone that I can consistently rely on. Gabe has recently been involved in a few projects and he has really excelled. He recently helped to create the document that the Case Coordinators will use to track their work. He created a wonderful document that calculates our work for us automatically. He accepted feedback graciously and we ended up with a great document we can continue to add to."

Gabe has created a few different documents for our team and is always looking for other projects to work on. Gabe consistently asks how he can help his team and is someone the team can rely on. If an agent calls while we are in a meeting, he offers to return the call without hesitation."

April - Nate Mortenson



Nate joined the DBS Case Design Team in February of 2019. Prior to coming to DBS, Nate worked as a Senior Life Wholesaler for Voya Financial, where he crossed paths with Kurt. Nate has many years of experience in the financial services industry and even achieved his CLU designation before joining the company. With his advanced knowledge and skill, he was immediately able to step in and make an impact on the team. Nate's experience in advanced sales and specifically the premium finance arena provides DBS and the CDA team with the expertise needed to successfully work with some of our most important advisors.

Nate also willingly shares his knowledge with the other team members and has even led some educational sessions for the Case Design team. He is the "go-to" resource for other team members for questions in advanced sales concepts.

Not only is Nate knowledgeable and helpful, but he is a joy to have on the team. His positive "can-do" attitude is contagious and always appreciated by those he comes into contact with. Almost every day at the CDA stand-ups, Nate joins in with his lighthearted, upbeat commentary which provides an often-needed break in the day.

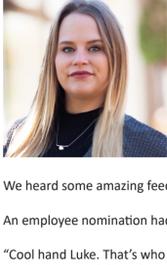
Here are some nominations Nate received this month:

"Simply put, my partner is the glue to our awesome territory and becomes a partner to all of our advisors coded to the territory. He gives advisors solutions to their client's life insurance and linked benefit needs that drives production in our region and that's the mark of an Employee of the Month. I always get kudos from advisors about him and what he does for them."

We also heard this about Nate:

"Nate and I have been teamed up on some of the Prudential direct customers. With Nate, it's an easy hand-off and he has continuously impressed our new advisors coming on board. Nate is a pleasure to work with and I am glad to have him as a teammate."

May - Andrew Benga



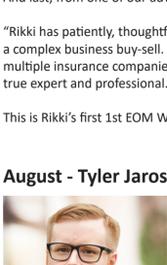
Andy joined DBS as a temp in early February 2020. He was subsequently offered the full-time position of Network Administrator and Tier 2 support, which he accepted and started on April 2nd of last year. When he came in as a temp, he executed an immediate impact because we were in the middle of preparing for and executing our conversion from GA to Agency Integrator. The IT department was down one person, so he was a welcome addition to the team.

To win the award of Employee of the Month for May, Andy completed the migration of our "on premise" exchange server to the cloud. It was the completion of a project spanning nearly six months. This project included learning tasks never done before, testing the various phases of the operation, and working tirelessly during/after hours to keep the project rolling forward on the right path and schedule. This was, of course, in addition to supporting users and carrying on with his normal workload.

The completion of this migration means that we can decommission a server that has been in service in several various configurations and versions for over 20 years. This migration also lessens the chances of a total server failure and makes DBS more flexible in its operations. Much of this work was done behind the scenes, with only the IT department aware of the impact. This did not change Andy's professionalism or attention to detail.

Beyond this migration project, Andy is making huge strides in making sure DBS' technology footprint remains strong, secure, and up to date. This vision was shared and inspired by our founder, George C Van Dusen III, and one that Tori and Chip, along with his manager Jason Thompson, share as well.

June - Andrew Georges



It's rare that a new employee can make a difference at the organization almost immediately, but Andrew did just that. He came on board and hit the ground running, having a huge impact on both the IT department and the company as a whole.

Andrew joined DBS in April of this year after working at Gustavus Adolphus College as a User Services Technology Coordinator.

Several nominations attest to the job he's doing for all of us at DBS.

One nomination states:

"My computer broke down and needed to be replaced. I went to DBS to pick up a temporary Surface that Andrew spent over two hours loading my desktop onto. I took it home and set it up, but then Andrew spent a great deal of additional time with me on the phone, fixing the little glitches that come with this type of fix. He made sure I was able to maneuver in my temporary system. He has so much patience! I don't have any computer skills and he walked me through the set-up process. I would have given up on me, but he did not!"

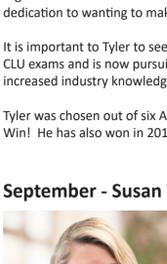
Another nomination explains:

"Andrew got down to why emails weren't being delivered to certain advisors and fixed it within a short period of time. He has been a great addition to the IT team and worthy of this nomination."

And finally, we heard this:

"Andrew has been very helpful with any phone or computer issues. He works very fast and is always very pleasant to work with. While working next to Andrew, I overheard him juggling several different issues at a time. He always seems to resolve them quickly. It is nice working with Andrew within the office and he has given us all here in the building great IT support!"

July - Rikki Ritz



Rikki joined DBS as a full-time remote Case Manager in November of 2020. She came to DBS with 11 years of experience supporting advisors working for a life insurance company serving high net worth individuals and executives. Rikki became a hybrid Case Manager at DBS and now independently handles both permanent and term cases in the state of New York.

Rikki stays calm regardless of whatever type of issue is thrown her way. She always makes sure that our advisors feel like they are her number one customer. As part of her continued drive for excellence, Rikki completed her NALBA Case Management certification in March of this year.

We heard some amazing feedback about Rikki from both advisors and her colleagues here at DBS this month.

An employee nomination had this to say about her:

"Cool head Luke. That's who Rikki reminds me of when she's headed into conflict. I just need to recognize her for her persistence and follow through on a big case. It had lots of components that were stuck in the mud, and not easily influenced by DBS. I'm not sure if the advisor fully understands the advocacy that went on as all he saw was the potential decay of his client experience over the course of 7 months."

Another employee writes:

"Rikki has always been great to work with in the Northeast. We had one difficult case recently where the carrier kept coming back with unusual requirements. It got to the point that they were making mistakes on their own illustrations. Not only was Rikki on top of these, but she was preemptively making sure that these were being handled before the advisor had to deal with anything. She really got my attention with how well she handled it"

One more employee shared this:

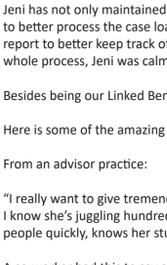
"We had a very tricky situation with an advisor who was writing his first case with DBS. The case took an unfortunate turn which Rikki realized, so she gave some fast-acting and very friendly service to this advisor. She was instrumental in showing him why he is doing business with DBS and what DBS can do for him and his clients. I am now certain DBS will be doing business with this advisor for years to come!"

And last, from one of our advisors:

"Rikki has patiently, thoughtfully, and professionally helped me for the last several months. She placed four policies for a complex business buy-sell. Thank you a ton, and great job Rikki! The transactions were complex with multiple owners, multiple insurance companies, and multiple types of buy-sell arrangements. She was stellar in every situation! Rikki is a true expert and professional."

This is Rikki's first 1st EOM WIN!

August - Tyler Jarosz



Tyler started working for the Case Design Team in September of 2018. Before coming to DBS, Tyler attended the University of Nebraska-Lincoln where he got his degree in Finance and Economics. After graduation, Tyler worked for Pacific Life in Nebraska as an Internal Wholesaler.

When Tyler first started working as a Case Design Analyst for DBS, he was assigned the Western Region for Ameriprise. He excelled in managing this large region, building many solid relationships with his advisors. Early this year, he moved from the Ameriprise Unit over to the Enterprise Unit where he now supports Joel, John, and Ryan's regions. He has made quite an impact already and has received some glowing comments from both his FRMS and his advisors.

Here is a recent comment from one of his FRMS:

Tyler has exceeded my expectations. He is not only takes accountability, but he also holds me accountable with follow-ups on certain cases and advisors. He is very responsive and is constantly looking for ways to make a difference in my territory with our advisors.

Tyler recently received a nomination from one of these advisors:

Very quick response and a thorough and professional assessment of options for my client! I've not formally met Tyler; this was my first request and he responded amazingly fast. Joel Johnson had spoken highly of Tyler. First impressions are so important and Tyler did not disappoint. Thank you!

Tyler takes great pride in his work. He wants to make an impact not only with his customers, but with his team and the organization. He takes his role as a regional team member very seriously and will do what he can to support his region. He recently made a suggestion to Marketing for ways to enhance the business in his region.

Here is a co-worker nom recognizing this:

Tyler went above and beyond in coming to me to ask for ways he could help gain traction and attract new advisors in his region. He talked about what he had done in his role at Pacific Life and had some great ideas. I was impressed with his dedication to wanting to make a difference and be a team player.

It is important to Tyler to seek knowledge and learn more about the industry. In the past year, he has passed his first two CLU exams and is now pursuing his third. Tyler recognizes that this important designation will not only provide him with increased industry knowledge, but will also give him more credibility to his advisors.

Tyler was chosen out of six Agent Nominations and nine Co-Worker Nominations. This is his 3rd Employee of the Month Win! He has also won in 2019 and 2020. Congratulations, Tyler!

September - Susan Traff



Susan joined DBS in January of 2014 and has held several different positions within our Support & Services team. She anticipates the needs of others, radiates grace and patience, and provides outstanding service to all our customers.

Working with our carrier partner's inflexible team is not always the easiest, but Susan has continued to grow her knowledge, ask key questions, and share what she has learned with her team to best support our customers.

Susan comes in each day ready to help, and here is something one of her fellow co-workers who nominated her had to say:

"Over the span of about 2+ weeks, Susan handled a very complex and tense late premium situation. She was able to connect with our contacts at the carrier and relay important premium history to surmise what was needed to bring the policy current. She provided wiring instructions to the agent so that the policy would not lapse. She was calm, focused, and used critical thinking to help resolve this for the agent, as there were other factors involved with family members that made this a very sensitive situation."

Susan challenges herself every day to learn the necessary skills, recognize patterns and procedures to help our customers resolve inflexible situations and handles them with grace. As we all know, most agents don't like to spend time on these problems. Susan's calming voice and manner has been a blessing wherever she goes and is an asset to DBS. Any privilege she is in is fortunate to have her! Her constant upbeat attitude and sense of humor is amazing and it is a privilege to work with her!"

An advisor who nominated her mentioned:

"Susan went beyond my expectations to help me discover an old policy. She did the research and helped when I didn't think she would. She sent information that she didn't have to, especially in today's world when employees don't go the extra mile."

Susan did the research on a policy, discovered where it stood, and gathered the history of it. The policy was created in 2003 and is very old – and she took the time to help!"

This is Susan's 2nd EOM WIN! We are truly blessed to have her be a part of our TEAM! Congratulations, Susan!

October - Jeni Miller

Jeni Miller joined DBS as a full-time remote Case Manager on December 2, 2019, which means she's just coming up on her 2 year work anniversary!

Prior to joining DBS Jeni had been with ING/VOYA/Cognizant for 12 years where she was a Case Manager and Conversions Specialist. As a Senior Case Manager here at DBS, Jeni handles both perm and term cases for her states. She is part of our Western Regional team and has several states to which she is assigned.

However, for the past few months, Jeni has worked exclusively on Linked Benefit cases for the state of Washington because of the large influx of cases stemming from the Washington Cares Act. At the peak of the Washington state case load, Jeni was actively managing 576 cases, which is more than double the case load for a hybrid case manager!

Jeni has not only maintained service for her advisors at that level, but she has also come up with innovative ideas on how to better process the case load. She worked with carriers to implement more effective eDelivery and created a separate report to better keep track of cases while the carriers were barely providing information on their websites. Through the whole process, Jeni was calm and cool and received accolades from advisors every month for her dedication and service.

Besides being our Linked Benefit Rock Star, Jeni completed her NALBA Case Management certification earlier this year.

Here is some of the amazing feedback we received about Jeni:

From an advisor practice:

"I really want to give tremendous kudos to Jeni Miller, who all of my advisors have RAVED about during this process. I know she's juggling hundreds if not thousands of cases right now, and she has handled it like a pro. She gets back to people quickly, knows her stuff, and has really helped guide all of our folks."

A co-worker had this to say about Jeni:

"Jeni has been dealt a rough time of it with everything going on in the state of Washington. I know, because I've spoken to a few of her advisors. Through it all, she is providing a high level of service."

We are so happy to have her be a part of our DBS TEAM! Congratulations, Jeni!

November - Brandon Johnsen

Brandon joined DBS in September of 2006, so he has been a solid member of the Case Design Team for over 15 years. Prior to coming to DBS, he worked at Allianz as an Internal Wholesaler and Marketing Consultant, and before that worked for ING. Before his career in the insurance industry, Brandon was a Husky, graduating from St. Cloud State University.

Brandon continues to be recognized by all as a leader on the team. He never hesitates to step up when called upon. He is instrumental in the hiring and training of new Case Designers, and he fills in for Jann when she is out of the office or unavailable, leading the huddles and stand-ups and even running the CDA Team Dashboard when needed.

He regularly meets with new hires from outside of the CDA team to explain the role of the DBS Case Designer so he is a "go-to" resource not only for the CDA team, but for other departments as well. He is eager to answer questions about products and protocols and everyone knows they are getting the right answer from him.

Brandon played a large part as a CRM SME, constructing the workflow processes for the team, and he is still a resource for CRM questions and issues. Not only does Brandon wear these many hats but does all this while handling the demanding Northeast Region for Ameriprise, not to mention other high-level advisors outside his region.

We heard from an advisor who had this to say about him:

"Brandon is always so helpful and quick so I can't choose just one time to point out. He is very knowledgeable, willing to assist, and he answers questions all the time. He's always so pleasant to speak with."

Another advisor had this to say about Brandon:

"On a recent case, Brandon was able to structure an illustration creatively to help the client accomplish their goals. Brandon has such a calm way about him, and he really knows his stuff. I appreciate his impact on new business very much! Thanks, Brandon!"

This is Brandon's 2nd Employee of the Month win. He last received the honor in December of 2015. Congratulations Brandon!

December - Terri Getman

Terri started with DBS in February of 2011. She is highly regarded as one of the country's leading experts in advanced planning concepts using Life Insurance. With over 30 years of experience in the advanced markets industry, she has spoken to thousands of advisors and written hundreds of articles to help support the use of life insurance to solve complex problems.

After graduating from Law School at Drake University, she began her career in the Advanced Marketing area of the Farm Bureau. She was then recruited to join the Advanced Marketing team at Principal Financial. A few years later she joined Prudential to lead the Advanced Marketing division, which she did for the next 16 years before coming to DBS.

In addition to her carrier and BGA experience, Terri helped to establish the Financial ConNEXTion Conference and Cruise. This is a nationally recognized program for college students interested in entering the financial services profession; in fact, our own Steward Manges was an attendee of this program.

Here are few of the many comments that were part of this month's submission process: "No less than half a dozen times this month, Terri has helped me with assisting one of our advisors with complex cases/opportunities," said one DBS employee.

Another coworker wrote, "Just this week, she jumped on a call with me and one of my advisors to understand what the client situation was and offered several different solutions to help ease a concern over tax liabilities with his overall estate. We ended up running some case designs with premium of \$100k per year for 10 years!"

We also heard from a coworker, "Today Terri is hopping on a call with one of my advisors that has a pending case with us. Sometimes Terri jumps on these calls when I think she is out of the office or working clear into the evening providing guidance. Thanks for making a difference, Terri! I am glad you're on our Team."

And last, another coworker wrote, "Terri is so integral in helping to develop tricky, advanced cases. She gives DBS such an edge on the high end cases and our advisors appreciate that we have her. She is always quick to return calls and get on meetings to get cases started, and she stays close with the advisor through the whole process. Having a weapon like Terri is a huge asset to us."

Terri enjoys reading historical novels and never misses canning season in Minnesota. This is Terri's second win, also taking home the honor in July of 2018.